

CHAPTER VI

BANKING, TRADE AND COMMERCE

BANKING AND FINANCE

History of Indigenous Banking in the District

The role of village money-lenders in the present economy was indispensable in the past in the absence of any other credit agencies. The consolidation of Mughal administration in Bengal Subah led to the immigration of many Marwari and Gujarati Baniya families like Khemchand, Sambhu Bharati, Chintaman Shah and others to Orissa. They were merchant associates of the European traders, their financiers and suppliers of cargo. They were also suppliers of money and marketable commodities to the urban market. But the most important function they discharged was money-lending and currency-changing business on the basis of "Batta" (commission) that led to the introduction of "Hundi" or Bill of Exchange.

There were mainly three types of money-lending prevalent in the district, viz., (a) local money-lenders generally belonging to "Baniya" caste and affluent raiyats/ landlords who resorted to money-lending as a means of safe investment of surplus income and thereby to keep stranglehold over the poorer section of the inhabitants, (b) outside money-lenders such as Kabuliwalas, Marwaris and Punjabis who were generalised by the term "Maghee" who used to lend money in the off-season to realise the loan at the harvesting season in the month of Magha (February-March) and merchants who were connected with the market as buyers and suppliers of raw materials to the artisans and (c) the Maratha money-lenders who were associated with the government machinery as revenue collectors and farmers. Sometimes the Bhonsla rulers themselves took resort to usury and other profit-making business with their ill-paid cavalry troops. Some of the East India Company's officers also diverted their capital into money-lending business as safe investments.

Debts were incurred by people mainly for (a) payment of rent to the zamindars and land revenue of the Government, (b) payment of old debts and interest, (c) maintenance of the family until next harvest, (d) social functions and religious obligations and (e) purchase of agricultural stock such as seeds, cattle and implements. Productive borrowings for purchase of agricultural stock, however, represented a small proportion of the total rural debt.

Different types of loans in cash and kind for different purposes were prevalent. The grain loans were enumerated on the basis of interest rates as (a) Sawai (one and one-fourth), (b) Dedihi (one and a half),

(c) Diwgoon (double), (d) Bhaga and Sanja (to be paid in produce) and (e) Dadni (advance). Money loan consisted of (a) Runa, Karaj or Tamsook on the mortgage of landed properties, (b) Hatæudhari (credit on good faith without security), (c) Jamin-Tamsook where a guarantor enters into agreement in the mortgage-deed and (d) Katakabala which were mainly mortgaged by conditional sale. There were also cattle and poultry loans, such as Dwigodia and Adhiari.

The range of variations in the interest rates was to some extent customary. The ordinary money loans (Karja) were made at a monthly interest rate of Re. 0'03 (old rate: half an anna) per rupee per month. If the sum was large and supported by good security, the rate was as low as 12 per cent per annum.

However, the revenue records are full of illustrations about how this system of advance tended towards usury and made it impossible for the raiyats to get out of the clutches of the money-lenders. As a result, the independent peasant community were gradually reduced into a class of dependent peasantry.

Indebtedness

The role of usurious advance for the anticipated agricultural produce was an important factor for indebtedness. Lack of saving capacity, rapid decline in village industries, greater dependence on cultivation in the absence of alternative means of production leading to fragmentation of holdings, made the money advance indispensable for the cultivators. Moreover, in a predominantly agricultural economy rural indebtedness became an imperative necessity because of the misrules of the Muslim, Maratha and British Government and their wrong land revenue policies which destroyed the saving capacity of the peasantry and failed to generate avenues of additional income in peasant holdings. It is said that credit supports the farmer as the hangman's rope supports the hanged. State intervention for credit for improvement of land and agriculture existed nominally in the form of the Land Improvement Loans Act, 1883 and the Agriculturists' Loans Act, 1884 intended generally for improvement of agricultural needs of the poor cultivators but was mostly utilised for consumption purposes.

An economic survey conducted by the Government of Orissa in 1954-55 revealed the indebtedness of the cultivating families only. Nevertheless since these families form the overwhelming majority, the condition with regard to their debt will be an overall picture of the state of rural indebtedness ¹.

1. Economic Survey of Orissa, Vol. I, by Prof. Sadasiv Mishra, M. A., Ph. D. (London)

The survey revealed that the most important purpose for which a debt was incurred was social ceremonies which amounted to more than one-fourth (29·73 per cent) of the total debt. This was closely followed by debts incurred for family consumption which accounted for 19·12 per cent. For payment of old debts and to meet the expenses on litigation 5·62 per cent of the total debt were expended. These were responsible for 54·47 per cent of the total debt of the farmers which were distinctly burdensome. Of the total debt, 45·53 per cent were incurred for various productive purposes, of which 5·22 per cent accounted for expenditure on cultivation. 14·17 per cent for purpose of land and bullocks, 17·82 per cent for building houses, 7·92 per cent for business, and a small portion of 0·40 per cent was expended for other purposes.

As regards the sources of credit, the main source was the money-lender. The data revealed that 97·38 per cent of the total amount of the debt was obtained from money-lenders. Some of them were professional and some others, agriculturists. The cultivators sometimes secured loans either from friends, or from government or co-operative societies or from a few miscellaneous sources but these constituted only 2·62 per cent.

Loans were incurred not merely in cash but also in grains and the interest charged by one money-lender to the same customer in respect of loans in cash and in kind was also different. As the data revealed 99·41 per cent and 0·59 per cent of the total debt were incurred in cash and in kind respectively. Some loans were secured under usufruct system, according to which the money-lender took the produce of the land mortgaged towards the interest and sometimes for the part payment of the loans. But this system is on the decline. As the data revealed, about 3·95 per cent of the total loan were secured under usufructuary mortgage.

Of the total loan, 41·83 per cent carried 25 per cent as the rate of interest. Some money-lenders also charge 37·5 per cent but this constituted a meagre 1·40 per cent of the total loan. 23·97 per cent and 8·46 per cent of the loan carried 18·75 per cent and 12·5 per cent rate of interest. Loans at 6·25 per cent and 9·5 per cent would perhaps appear reasonable but only 7·74 per cent of the total rural credit were obtained on such rates of interest. 3·95 per cent were usufructuary loan and the rest 12·65 per cent carried no interest.

Role of Private Money-lenders

At present commercial banks and co-operative credit societies are coming forward to meet the credit needs of rural as well as urban people. But, the influence of the private money-lenders has not declined in the district. The money-lenders usually charge higher rate of interest than

other agencies but are still popular among the masses because they are easily approachable, secondly borrowers have not to undergo any red-tapism, thirdly sometimes loans are advanced without any landed security and so borrowers have no fear of attachment of property.

The money-lenders of the district may be classified into rural and urban, professional and non-professional. The distinction between rural and urban money-lenders is based purely on their areas of operation. As regards the difference between a professional and non-professional money-lender, the former primarily combines his business with other trade, whereas the latter who are land owners, well-to-do agriculturists, widows, etc. lend money on good security to those who are fairly known to them. In the towns like Cuttack, Jajpur Road, Athagarh, Paradeep, Chaudwar, Banki, Jajpur, Salepur, Kendraparha and Jagatsinghapur some people (not registered money-lenders) are even lending money at an exorbitant rate of 5 paise or more per rupee per month as interest. In spite of high rate of interest people often avail such loans from such money-lenders for they get it easily at the time of their need. Their clientele consists largely of people belonging to low and middle income groups and business class. The Kabuliwallahs who went from village to village to lend small amounts have now become scarce except in Cuttack town.

Private money-lenders and financiers still supply a considerable portion 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, 1939 which underwent extensive amendments in 1975 with a view to controlling money-lending business in rural areas giving substantial relief to poor debtors. Under this Act, the money-lender is required to register himself and obtain a licence for carrying on the business. He is also required to maintain regular account books and to deliver statement of accounts to the licensing authority. The rate of interest on different types of loans has been legally fixed such as simple rate of 9 per cent per annum in case of secured loan and up to 12 per cent per annum in case of unsecured loan and in any case the interest on any loan in excess of the principal is not recoverable. All possessory mortgages stand discharged after expiry of a period of seven years from the date of mortgage and the money-lender shall deliver back the mortgaged land free from all encumbrances created by him within a period of three months from the date of expiry of seven-year period. Violation of the provisions of this law attracts penalty of imprisonment up to one year and fine up to one thousand rupees and the offence is triable by the Sub-Collector and not by the judiciary. For liquidation of rural indebtedness, the State Government have enacted

the Orissa Debt Relief Act, 1980 which has come into force with effect from 13th March, 1981. Under this provision of law, every debt incurred by the scheduled debtors (small and marginal farmers, landless agricultural labourers and rural artisans whose total annual income does not exceed Rs.2,400 before 13.3.1981 including the amount of interest, if any, payable on such debt shall stand wholly discharged and no civil court shall entertain any suit or proceeding against scheduled debtors for recovery of any debt or interest. Besides, every property pledged by him shall also stand discharged and the creditor shall be bound to return the same to the debtor forthwith. Any agreement requiring him or any of his family members to work as a labourer in lieu of debt shall be void.

Besides, the Government have amended the Orissa Co-operative Societies Act, so that people can avail loans easily. Paddy loan is advanced under Crop Loan System to the agriculturists at the time of their need. Moreover, the commercial banks have come up to render necessary credit assistance to the agriculturists, manufacturers, businessmen and others for productive purposes at a low rate of interest which have forced the private money-lenders to be somewhat moderate in their demand of excessive interest.

However, it is difficult to give any reliable statistics of the number and volume of business of money-lenders. There are many private money-lenders carrying on business without a licence. The number of registered money-lenders in the district was as high as 614 in 1982 whereas in 1990-91, their number came down to 33.

Commercial Banks

Commercial banking has given a new dimension to the role of institutional finance in the economic development of the district. These banks are playing a multiple role, viz., financing economic development, mobilization of savings in the form of deposits, distribution of loans and advances and bridging regional imbalances between different regions of district. During the pre-nationalization period commercial banks were geared up adequately for rural orientation. They mostly concentrated their activities to the business and industrial concerns in the urban and semi-urban areas.

Among a few privileged districts of the state which enjoyed the benefits of banking activities compared to the ratio of their population, Cuttack district figured prominently during the pre-nationalization period. The district was the major beneficiary with 21 per cent of total offices, 25.9 per cent of total deposits and 47.7 per cent of advances. Puri, Ganjam, Sambalpur and Sundargarh districts accounted

for 10 per cent, 12 per cent, 9 per cent and 17 per cent of offices; 21.7 per cent, 11 per cent, 8 per cent and 16 per cent of deposits; and 6.9 per cent, 5.8 per cent, 17.6 per cent and 17 per cent of advances respectively.

By the end of 30th June, 1990, 367 branches of commercial banks were reported to be in operation. Of these, 120 were the branches of Cuttack Gramya Bank.

Information on aggregate deposits and credits of commercial banks (including Gramya Banks) from 1985 to 1990 is given below: *

Year	Amount (in lakhs of rupees)	
	Deposits	Credits
December 1985	21,044	19,709
December 1986	26,381	23,276
December 1987	33,405	27,082
December 1988	39,482	31,219
December 1989	45,865	36,953
Upto June 1990	49,466	39,260

Besides the above Commercial Banks and the Regional Rural Banks, 46 branches of Central Co-operative Banks and 6 Primary Land Development Co-operative Banks are also operating in the district. These banks play a vital role in financing Government sponsored schemes as well as crop loans.

Co-operative Banks and Credit Societies

Co-operative movement started in Orissa in the year 1904. Primary objective of the movement was to supply credit facilities to farmers for the development of agriculture. During early part of the century, primary societies were receiving finance from their own deposits as well as from loans sanctioned by Government. As both the sources were found to be insufficient to meet the increasing demand, Central Co-operative Banks were organised and accordingly the Cuttack Central Co-operative Bank and the Banki Central Co-operative Bank were established.

Central Co-operative Banks

During 1989-90, two Central Co-operative Banks, namely Cuttack Central Co-operative Bank with 36 branches and the Banki Central Co-operative Bank with 10 branches were operating in the district. The statement at next page contains information about total membership, share capital, reserve fund, working capital, borrowings, deposits, etc. of the banks from 1986-87 to 1989-90,

*SOURCE: Joint Chief Officer, D. B. O. D., Reserve Bank of India, Bhubaneswar.

(Rs. in lakhs)

Particulars	Cutback Central Co-operative Bank				Banki Central Co-operative Bank			
	1986-87	1987-88	1988-89	1989-90	1986-87	1987-88	1988-89	1989-90
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Membership (actual) in Nos.	922	930	932	932	259	259	261	262
2. Total share capital	241	264	288	289	88	106	106	107
3. Reserve and other funds	155	458	101	170	59	95	24	45
4. Borrowings	1,612	1,886	1,933	2,276	425	576	641	767
5. Deposits	774	1,005	1,242	1,315	228	277	308	303
6. Working capital	1,001	3,488	3,791	4,145	1,434	1,077	1,187	1,327
7. Loans advanced :								
(i) Short-term	20	832	741	277	161	319	390	79
(ii) Medium-term	5	536	184	95	64	19	1	..
8. Loans outstanding :								
(i) Short-term	193	1,315	1,670	1,814	523	935	806	726
(ii) Medium-term	496	1,098	993	1,037	522	614	102	135

Source: Co-operative Movement in Orissa, A Profile, 1986-87 to 1989-90.

Primary Land Development Banks

In the year 1960-61, Primary Land Development Banks were organized to issue long term credit to the agriculturists for purchase of tractors, power tillers, pump sets, landshaping and raising of orchards, plantation of crops, etc. The following statement indicates the number of such banks along with total members and business done in 1986-87, 1987-88, 1988-89 and 1989-90.*

(Rupees in lakhs)				
Particulars	1986-87	1987-88	1988-89	1989-90
(1)	(2)	(3)	(4)	(5)
1. Number ..	6	6	6	6
2. Membership ('000)	92	95	85	95
3. Borrowing members	2,000	1,000	2,000	364
4. Share capital ..	69	79	83	82.81
5. Deposits ..	19	22	23	24.38
6. Borrowings ..	680	608	737	73.40
7. Loans advanced ..	88	71	69	3.41
8. Loans outstanding	610	610	609	603.85
9. Working capital ..	892	862	882	886.01
10. Profit				
(i) Number ..	4	3	2	1
(ii) Amount ..	1	..	..	0.10

*SOURCE : Co-operative Movements in Orissa, A Profile, 1986-87 to 1989-90.

Primary Agricultural Credit Co-operative Societies

Primary Agricultural Credit Co-operative Societies supply credit and other agricultural inputs to the farmers for the development of agriculture. The primary societies function at village level. The number of such societies along with membership and other details during 1986-87 to 1989-90 is given in the following table: *

(Rupees in lakhs)

Particulars (1)	1986-87 (2)	1987-88 (3)	1988-89 (4)	1989-90 (5)
1. Number of PACS	562	562	562	564
2. Total Members ('000)	507	514	519	530
3. Borrowing Members ('000)	95	51	47	26
4. Working capital	4,098	4,559	4,743	5,291
5. Total share capital..	396	406	447	472
6. Deposits ..	33	34	50	52
7. Borrowings ..	2,177	2,337	2,507	2,748
8. Loans advanced				
(i) Short-term ..	549	889	...	322
(ii) Medium-term	18	50	10	...
9. Loans outstanding				
(i) Short-term ..	1,753	1,727	1,841	2,408
				(Both S. T. and M. T. Loan)
(ii) Medium-term	484	454	366	...
10. Profit				
(i) Number ..	208	264	241	206
(ii) Amount ..	38	34	38	22
11. Loss				
(i) Number ..	354	298	321	358
(ii) Amount ..	37	1,12	65	59

With the functioning of the Primary Land Development Banks and Primary Agricultural Credit Co-operatives, grant of loans under the Land Improvement Loans Act and the Agriculturists' Loans Act has become disfunctional except rarely in case of acute scarcity.

*SOURCE: Co-operative Movements in Orissa — A Profile, 1986-87 to 1989-90.

Non-Agricultural Credit Co-operative Societies

Among the non-agricultural credit co-operative societies operating in the district mention may be made of the Primary Urban Co-operative Bank and the Employees' Credit Co-operative Societies.

Primary Urban Co-operative Bank

During the year 1989-90, there were two Urban Co-operative Banks functioning in the district. The membership and other business details from 1986-87 to 1989-90 are furnished in the following table:

(Rupees in lakhs)

Particulars (1)	1986-87 (2)	1987-88 (3)	1988-89 (4)	1989-90 (5)
1. Number of banks ..	1	1	1	2
2. Memberships ('000)	5	6	7	9
3. Borrowing Members ('000)	1	3	7	8
4. Working Capital ..	990	1,804	1,914	2,544
5. Total share capital..	26	38	54	75
6. Deposits ..	806	1,166	1,479	1,940
7. Borrowings ..	2	4	66	181
8. Loans advanced				
(i) Short-term ..	578	3,951	1,583	7
(ii) Medium-term	168	332	394	1077
9. Loans outstanding				
(i) Short-term	271	826	803	1,776 (Both S. T. and M. T. loans).
(ii) Medium-term	239	371	462	..
10. Profit				
(i) Number ..	1	1	1	2
(ii) Amount ..	24	25	26	15

SOURCE : Co-operative Movements in Orissa—A Profile, 1986-87 to 1989-90.

Employees Credit Co-operative Societies

In the year 1989-90, there were 195 Employees Credit Co-operative Societies with a total membership of 26,000 persons in the district. The statement below gives a detailed account about the number of societies, membership, working capital, share capital, deposits, borrowings, loans advanced, loans outstanding, etc. during 1986-87 to 1989-90.*

(Rupees in lakhs)

Particulars	1986-87	1987-88	1988-89	1989-90
1. Number of Co-operative Societies.	196	196	193	195
2. Members ('000) ..	26	25	25	26
3. Borrowing members ('000)	2	2	3	5
4. Working capital ..	521	521	518	638
5. Share capital ..	68	69	68	101
6. Deposits ..	105	106	109	220
7. Borrowings ..	143	138	154	..
8. Loans advanced				
(i) Short-term ..	..	..	..	..
(ii) Medium-term ..	65	76	11	248
9. Loans outstanding				
(i) Short-term ..	..	..	..	..
(ii) Medium-term ..	359	357	360	477
10. Profit				
(i) Number ..	61	47	40	30
(ii) Amount ..	5	50	4	7
11. Loss				
(i) Number ..	22	23	25	34
(ii) Amount ..	1	1	3	3

Post Office Savings Bank

For large number of rural people post offices are easy for savings. Various small saving schemes introduced by the post offices are drawing increasing number of account holders from year to year. As a result, postal deposits is stimulating national development effort in a significant way. The following table gives a detailed picture of the amount deposited and the amount withdrawn under various schemes.

*SOURCE: Co-operative Movements in Orissa, A Profile, 1986-87 to 1989-90.

(Rs. in lakhs)

Particulars	1988-89		1989-90		1990-91	
	Deposits (2)	Withdrawals (3)	Deposits (4)	Withdrawals (5)	Deposits (6)	Withdrawals (7)
1. Post Office Savings Bank	..	19,24,09,13	33,50,46,32	23,96,47,33	31,20,49,00	27,45,98,22
2. Post Office Time Deposit	..	2,19,41,96	80,75,20	2,09,80,82	3,02,98,35	1,27,90,69
3. Post Office Recurring Deposit	..	2,07,84,70	33,69,630	2,52,40,50	3,38,22,18	2,92,13,19
4. 7-Year National Saving Certificate (II Issue)..	11,04,60	..	..	2,75,89	..	3,14,57
5. Cumulative Time Deposit	..	61,53,21	29,08,27	89,31,39	18,57,66	60,02,45
6. 6-Year National Saving Certificate (VI Issue)	3,70,94,32	..	6,81,63,60	..	8,21,08,43
7. 6-Year National Saving Certificate (VII Issue) ..	30,42,00	1,15,34,42	..	23,76,44	..	30,28,50
(VIII Issue)	18,66,14,00	..	21,60,18,00	..
8. 10-Year Social Security Fund
9. 15-Year Public Provident Fund	..	32,22,00	27,83,00	..	55,02,11	..
10. 6-Year Monthly Income Scheme
11. Indira Vikas Patra	3,45,54,00	..
12. Kisan Vikas Patra	11,90,52,00	7,96,40
13. 10-Year National Security Scheme	15,86,07,00	..
14. Discharge of Old Securities	..	9,97,09	..	24,89,65	..	2,70,74

Life and Insurance Companies
Life Insurance Corporation of India

Six branches of Life Insurance Corporation of India are functioning in the district. Three branches are functioning in Cuttack City and one each at Jagatsinghapur, Jajpur and Kendraparha. The number of policies and the sum assured through the six branches during 1987-88, 1988-89 and 1989-90 are furnished below :

(Rs. in lakhs)

Year	No. of policies	Sum assured
1987-88	25,237	5,322.38
1988-89	32,997	7,199.39
1989-90	39,114	9,659.66

The Life Insurance Corporation of India has advanced loans amounting to Rs.49,20,971.00 to 2,153 policy-holders during 1990. In the same year there were 71 beneficiaries in Own Your Home Scheme the advance amounting to Rs.42,43,075.00 at the rate of 10.5 per cent per annum. In 1989-90, claims paid on maturity and death were Rs. 1,15,07,548.00 and Rs.28,13,548.00 respectively.

General Insurance Corporation of India

In the district four General Insurance Companies viz., the Oriental Insurance Company Ltd., the United India Insurance Company Ltd., the National Insurance Company Ltd. and the New India Assurance Company Ltd. are functioning. These companies are doing insurance on fire, burglary, automobiles, etc. These insurance companies are subsidiary of General Insurance Corporation of India.

The Oriental Insurance Company Ltd.

The company is operating in the district since May 1960 and has done business of 3.83 crores of rupees against 62,870 number of policies between the year 1987 to 1991. During the same period the company has settled cases of 2,650 claimants to the value of 4.52 crores of rupees.

United India Insurance Company Ltd.

Before nationalization in 1971, a number of private companies were in operation for over half a century in the district. These companies merged to form United India Insurance Company in 1971. The Divisional Office is located at Cuttack. The company is doing business through five branch offices located at Paradeep, Jajpur Road and Cuttack.

The table below gives details of the business done through policies and claims settled by the company in the years 1988-89, 1989-90 and 1990-91.

Year	No. of policies issued	Value of the policies (in Rs.)	No. of claims settled	Value of the claims (in Rs.)
1988-89	15,588	1,35,72,455.37	1,438	1,20,86,385.31
1989-90	12,806	93,20,047.77	495	61,22,766.61
1990-91	13,945	1,22,86,654.64	550	73,87,879.57

National Insurance Company Ltd.

The first office of National Insurance Company was opened in January 1975 in the district. The following table provides details of the business done and claims settled in 1988-89, 1989-90 and 1990-91 by the company.

Year	No. of policies issued	Value of the policies (Rs. in thousand)	No. of claims settled	Value of the claims (Rs. in thousand)
1988-89	14,005	8,417	557	5,512
1989-90	18,327	9,762	660	6,647
1990-91	12,239	11,599	488	8,067

New India Assurance Company Ltd.

The first office of the district was opened in 1973. From 1985-86 to 1989-90 the company had done business to the tune of nearly ten crores of rupees. In the year 1989-90, a total number of 13,325 policies were issued for an amount of Rs.1,75,22,469.00. During the same year a total number of 1,753 claims were settled for Rs. 98,42,416.00.

Currency and coinage

Various types of old coins of gold, silver and copper were in circulation in the district. Cowries formed the lowest medium of exchange for ordinary transactions of the people. The coins current in the past may broadly be divided into several categories, i. e., (i) Coins of Hindu kings, (ii) Imperial coins and (iii) Coins of other parts of India.

(i) Coins of Hindu kings

Several kinds of gold and silver coins were current in Orissa as well as in the district during the Hindu period. The important types are Kushan coins, Puri-Kushan coins, Ganga Fanams, etc. Kushan coins have been discovered at the foot of Kagama hill in 1953. Punch-marked or Puri-Kushan coins have been discovered in Binjharpur area and Salepur area of the district. Ganga Fanam and gold coins have been discovered from Jagatsinghapur area. Of the gold coins current in that period mention may be made of *madhas* and *ganda madha* which were also sometimes called *niskas* and *ganda niskas* respectively. These were, however, not inscribed coins but pieces of gold of certain weight. The Ganga kings issued small pieces of gold called Fanams. But we have no evidence of the Gajapati kings issuing Fanams. The Gajapati Pagoda said to have been issued by the Gajapati kings was really a south Indian coin. A silver coin named *tanka* or *sasukani tanka* was current in the district in the aforesaid period. An inscription of Mukundadeva (1559-1568 A. D.) records the gift of *tankas* by a private individual. But these *tankas* were not stamped coins but were pieces of silver of fixed weight. We have, however, no reference to indicate whether the coins of the Hindu period were in circulation after the conquest of Orissa by the Afghans and later on by the Mughals or not.

(ii) Imperial Coins

By imperial coins we mean coins issued by the Mughal emperors either from the mints in Orissa or outside. As regards the number of mints in medieval Orissa, R. D. Banerjee holds that the "Mughal mint at Cuttack continued to be the only mint in the province till the end of the rule of the Nawab Nazim of Bengal over Orissa".

Coins of different varieties, denominations and of different metals, e. g., gold, silver and copper were issued from the mint at Cuttack by the Mughal emperors. Square coins both of gold and silver were issued from this mint in Akbar's reign. Copper coins (*dam*) with the inscription Cuttack Banaras (Cuttack) were also issued from this mint during his reign. Some Illahi type rupees of Jahangir were issued from this mint. A gold coin bearing the date 1046 A. H. (1636 AD.) and the Kalima Ilahi type silver coins of Shah Jahan were issued from this mint. From here was also issued silver rupees of "square areas" type during the reign of Shah Jahan. Gold *mohurs* and silver rupees of Aurangzeb's reign have been found from here. A specimen of the copper coin (*dam* or *pice*) issued from Cuttack during the latter's reign may be found in the collection of the Punjab Museum, Lahore. A legal *drachm* (square silver coins) struck at Cuttack during the reign of Aurangzeb is in the British Museum. Silver coins were struck here during the reign of Farrukhsiyar. Muhammad Shah issued from this mint coins of both gold and silver. Several species of silver coins were issued from this mint during the reigns of Ahmad Shah, Alamgir II and Shah Alam II. Some quarter silver rupees were also issued from this mint by Ahmad Shah.

To sum up, the available evidence would indicate that the following varieties of coins were issued from the Cuttack mint during the reign of different Mughal Emperors, (a) Gold coins (*mohurs*) were issued by Akbar, Shah Jahan, Aurangzeb and Muhammad Shah; (b) Silver coins: (i) rupees were issued by Akbar, Jahangir, Shah Jahan, Aurangzeb, Farrukhsiyar, Muhammad Shah, Ahmad Shah, Alamgir II and Shah Alam II, (ii) Legal *drachms* were issued by Aurangzeb only, (iii) quarter rupees were issued by Ahmad Shah only and (c) Copper coins were issued by Akbar and Aurangzeb.

Alexandar Hamilton (1708) referred to the circulation of Sicca rupee and current rupee in Orissa. According to him, the value of a Sicca rupee was 11 per cent higher than that of a current rupee. One Sicca rupee was equivalent to 2,841 to 3,000 cowries while one current rupee was equal to 2,560 to 2,880 cowries. He also mentioned that a Mughal rupee in his period was equivalent to 2,500 to 3,000 cowries. So, it is likely that the Sicca rupee mentioned by him was the newly coined Mughal rupee while the current rupee mentioned by him was a Mughal rupee, the value of which had fallen for being long in circulation.

(iii) Coins of other parts of India

A few coins coming from other parts of India, but not issued by the Mughal emperors, were also in circulation in the district. Of the coins of this category mention may be made of Madras and Arcot rupees.

Madras rupee : This type of rupee was minted at the English East India Company's mint at Madras. **Arcot Rupee :** Arcot rupee was originally struck by the Nawabs of Arcot in the Madras Presidency. By 1740 the English, the French and the Dutch had obtained the privilege of coining this rupee and the rupees coined by these European nations were known as English, French and Dutch Arcots. The English coined such money at first at Madras and after the Battle of Plassey, at Dacca and Calcutta. The weight of these coins varied from 171 to 177 grains and contained 160 to 170 grains of pure silver.

The coins and paper currency of British period were the same as found in other British possessions in India. These coins and the paper currency were also in circulation in the Feudatory states which merged in the district on the 1st January, 1948.

The Decimal system of coinage was introduced on the 1st April, 1957 along with British coins. Gradually the British coins were withdrawn from circulation and the people have now fully adopted the decimal system of coinage. Coins and paper currency of different denominations of all-India standard are in circulation.

The discovery of a number of different coins at different periods of time indicates the antiquity of the system of coinage in the districts.

Cowrie Currency

The earliest evidence regarding the use of cowrie currency in Orissa is to be found in the account of Hiuen Tsang who visited Orissa in the 7th century A. D. He mentioned that the Kong-U-To "Cowrie Shells" were used in "commercial transactions". The cowrie currency was also prevalent in Orissa during the reign of the Gajapati kings. Even up to recent time the monetary tables and the Subhankari method of arithmetic for calculating prices of articles and wages of persons that were prevalent in Orissa were based on cowrie currency. The terms *kada*, *ganda*, *budi*, *pan*, etc. relating to the cowrie currency were prevalent among the people of Orissa till the introduction of decimal coinage in 1957. The popularity and long-term use of cowrie as a medium of exchange is also testified by the evidence of Persian sources and foreign travellers' accounts. Abul Fazl (1595-96) mentioned that in Orissa "money transactions are in kauries which is a small white shell generally divided down the middle; it is found on the seashore". John Marshall (1668—72) observed that in Orissa "all the small money is cowries". Walter Clavell, the English factor in 1676 observed that cowrie was "the common pay" at Baleshwar. According to the *Khulasat* (1695—99) "bargaining takes place" in Orissa "through the medium of the Kauri which is a small white shell of the ocean". Alexander Hamilton found in 1708 that in Orissa "cowries pass for money". Leckie, an Englishman, who travelled through Orissa observed in 1790 that in Orissa "There is very little specie in gold and silver in circulation and the rents are paid in cowries". The payment of revenue in cowrie was in vogue in Orissa till the beginning of 19th century.

However, Orissa with its extensive use of cowrie did not produce it. As early as the fourteenth century Ibn Batuta (1333—1346 A. D.) found cowrie to be imported from the Maldiv Islands to Bengal. This practice continued in subsequent centuries as well, when contemporary foreign travellers spoke of Bengal and Orissa importing it from the Maldiv Islands. Bowrey's observation that cowries were brought to Orissa from the Islands of Maldiv in the seventies of the seventeenth century finds corroboration from the diaries of Streynsham Master,

who became Agent of the English at Fort St. George in 1678 and also from the account of Alexandar Hamilton (1708).

The ratio of exchange between cowrie and the metallic currency in Orissa itself varied at different periods. At the time of Purushottamdeva (1470—1497) 8 *kahans* (10,240 cowries) were equivalent to one *tanka*. Abul Fazl (1595-96) mentioned that “four kauries make a ganda, five gandas a budi, four budis a pan, sixteen or according to some twenty pan a Khawan (*kahan*) and ten khawan, a rupee”. Thus, according to him one rupee was equivalent to 12,800 or 16,000 cowries. John Marshall (1668—72) recorded that “four cowries made one ganda, five gandas one budi, four budis one pan, sixteen pans one kahan, and at Balasore two kahans and five or six pans passed for one rupee, i.e., one rupee was equal to 2,960 or 3,040 cowries”. He also stated that the value of cowries fluctuated “according to the plenty or scarcity of them, sometime 36 pans (2,880 cowries), 37 pans (2,960 cowries), 38 pans (3,040 cowries), 39 pans (3,120 cowries), 40 pans (3,200 cowries) for a rupee”. Thus, a maximum of 11 per cent variation in the value of cowrie has been recorded by him. Bowrey in the seventies of the seventeenth century A. D., observed that not less than 3,200 cowries passed for a rupee. The value of cowrie in his time hardly rose and fell more than two Pans in one rupee (i.e., 3,360 cowries for a rupee) and that also at Baleshwar when ships laden with cowries from Maldiv Islands reached there. So, according to Bowrey the value of cowrie could vary up to a maximum of 5 per cent. Alexandar Hamilton, who visited Orissa in 1708, gave different rates of exchange on two different occasions in the same year. At one time he observed that 80 cowries made one Pan and 32 to 36 Pans made one current rupee and one sicca rupee was 11 per cent better than one current rupee. So, 2,560 to 2,880 cowries were equivalent to one current rupee and approximately 2,841 to 3,197 cowries made one sicca rupee. On another occasion he mentioned 2,500 to 3,000 cowries making one rupee. Here, however, he does not mention if this rupee is a sicca rupee or a current rupee. In 1721 a ship laden with cowries arrived at Baleshwar and cowrie was sold there at the rate of 35 pans or 2,800 cowries for a Madras rupee. Thirty-six pans or 2,800 cowries passed for a Madras rupee in 1741 at Baleshwar. Again in 1743 cowries were brought there at 35 pans or 2,800 cowries for a Madras rupee after the arrival of two cowrie-ships from the Maldives.

In 1803, 5,120 cowries passed for one rupee in Orissa. These aforesaid facts regarding the ratio of exchange between cowries and metallic currency may be stated in a tabular form as follows:

Period	Rupee	Cowries
During the reign of Purusottamadeva (1470—1497)	1 Tanka	10,240
Abul Fazl (1595-96)	.. 1 Rupee	12,800 or 16,000
Marshall (1668-72)	.. 1 Rupee	2,960 or 3,040, according to Shafat Ahmed Khan's edition Marshall mentioned that the value of cowries varied from 2,880 to 3,200 cowries, i. e., variation in price was 11 per cent. But according to Sir Richard Carnac Temple the price of cowrie during Marshall's time varied from 2,480 to 3,200 cowries, i. e., variation in price was 29 per cent.
Bowrey (1669-79)	.. 1 Rupee	3,200 to 3,360
Alexandar Hamilton (1708)	.. 1 Current rupee	2,560 to 2,880
	1 Sicca rupee	2,841 to 3,197. Again he mentioned that one rupee was equivalent to 2,500 to 3,000.
1721	.. 1 Madras rupee	2,800
1741	.. 1 Madras rupee	2,880
1743	.. 1 Madras rupee	2,800
1803	.. 1 Rupee	5,120

SOURCE: Some aspects of economic life of Orissa, Dr. Pijaki Raijjan Mohapatra, pp. 1977-78

We have no reference to the ratio of exchange between cowrie and metallic currency during the period from Abul Fazl to John Marshall, i.e., 1595-1606 to 1668-72. However, the details available would reveal that the value of cowrie rose to a great extent in the seventeenth and first half of the eighteenth centuries. This rise in the value of cowrie was perhaps due to the rise in its demand on account of its increased use as medium of exchange owing to the shortage of metallic currency as well as the decline of barter system after 1635. But the supply did not increase considerably, as a limited quantity of cowries were brought from the Maldives in exchange of rice, cloth and other necessaries of life. After the British occupation of Orissa in 1803, the Government was keen on a change over to silver currency and formally disapproved of the payment of revenue in cowries after 1806 and fixed the rate of exchange at 4 kahans and 2 pans of cowries per silver rupee. Thus, the value of cowrie tended to depreciate and in 1811-12 the rate was fixed at six kahans and 8 pans for a rupee. Within a period of five years the cowries then depreciated by about 36 per cent. The depreciation was heightened further by the rise in the value of silver resulting from its scarcity.

TRADE AND COMMERCE

Imports and Exports

Seaports and river routes held a key position in the economy of the district in ancient time. They handled not only the foreign commerce but also a considerable portion of trade with different parts of India because in those days the condition of land route was precarious.

The manufacture of textiles was carried on with great success in old-time which provided occupation to a large number of people. Different items of dresses were prepared and exported. The Manasollasa, a work of 12th century A.D., refers to a long list of fabrics intended for royal use. Such fabrics must have been highly prized articles of luxury which the rich section of the community alone could have afforded to use. Kalinga had a reputation for producing swords. The Yuktikalpataru of king Bhoja states that Kalinga was a noted centre for the manufacture of swords. The articles of different metals such as gold, silver, bronze and iron were manufactured. The sculptures of this period abound in representations of a variety of ornaments such as ear-ring (Kundala), ear-flower (Karnaphula), necklace (Ratnahara and Chandrahara), waist band (Katibandha), armlet (Keyura) and various other ornaments which indicate that jewellery was in a flourishing condition. Ornaments were also manufactured from pearls. wood work industry, ivory work industry, stone work, pottery, manufacture of sugar, salt, oil, perfume, liquor, etc. were also prevalent.

gold, silver and cotton yarn. The articles imported from other places were salt, turmeric, chilli, sugar and tobacco leaves from Ganjam; cocoanuts, cocoanut-oil and salted fish from Puri, and wheat, pulses, oil-seeds, cotton and molasses from the Central Provinces.

In the post-Independence period a wide network of canals, lift irrigation projects, electric power supply, application of fertilizers and modern technical know-hows have transformed the district into one of the good paddy and pulse growing districts of the State. Besides agricultural produce, the district is producing a number of industrial products which considerably influence the trading and commercial activities of the district. The handloom textiles and the mill-made fabrics of the district are famous for a long time and are being exported to different places of the country and abroad. The industrial estates located at Jagatpur, Madhupatna, Chaudwar, Paradeep, Kendraparha, Athagarh, Jarka and various industrial co-operative societies functioning at different places of the district are producing many products, both essential and luxury and life-saving drugs and chemicals which are exported to different places. The filigree works of Cuttack are unique in the State. The Ferro Chrome Plant at Jajpur Road and Charge Chrome Plant at Chaudwar earn a sizeable amount of foreign exchange. The Paradeep Phosphates Limited at Paradeep is a major fertilizer complex and the sale of fertilizers in 1990-91 was 7.20 lakh tonnes amounting to rupees above 320.82 crores. Paradeep port at Paradeep is a major port and is equipped with modern mechanised equipment and berths. The area is served by a rich hinterland full of agricultural and marine resources. Its proximity to different areas rich in mineral resources makes the port very important and essential. Though initially started with a view to exporting iron ore only to foreign countries, it is now used for exporting chrome ore, pig iron, finished steel product, foodgrains, coal, fish, fertilizers, etc. Cuttack City is the chief commercial centre of the district where wholeselling business and retail trade are carried on to the tune of crores of rupees.

Trade Centres

Many affluent merchants keep up wholesale or retail shops at which they sell their goods either wholesale to peripatetic dealers, or retail to ordinary purchasers. These shops are found mainly in Cuttack town, subdivisional headquarters and a few other trade centres. The important centres of trade and commerce are located at Cuttack, Kendraparha, Jajpur, Banki, Athagarh, Tirtol, Salepur, Pattamundai, Paradeep, Jajpur Road and Jagatsinghapur.

Cuttack is a trade centre of considerable importance. It was the capital of Orissa till 1949 when the headquarters was shifted to Bhubaneswar. The city is served by Cuttack Railway Station on the main Howrah-Madras route of the South-Eastern Railways. National Highway No. 5 passes via Cuttack. The town is also connected by a network of roads with different parts of the State on which regular bus services ply. Several types of luxury products, viz., electronics, electricals, mechanical and chemical products are available in the Cuttack market. Chhatrabazar and Malgodown are the wholesale markets for vegetables and grocery respectively. Badambadi is fast growing as a big centre for retail trade. There are daily markets at different parts of the town, important of which are the markets at Buxibazar, Balubazar, Chandini chok, Machuabazar, Mangalabag, Ranihat, Ravenshaw College Square and Orissa Military Police Chhak. There are a number of good hotels and restaurants in the city. There are a number of publishing houses, wholesale paper stockists and book-sellers in Binod Bihari Market area. A number of automobile spare part shops, automobile repairing shops and cycle repairing shops are operating in the city. There are a large number of shops spread over every nook and corner of Cuttack dealing in textile and textile products, grocery, stationery and various other articles to meet the growing demand of the people.

Kendraparha

Kendraparha is the headquarters-town of the subdivision of the same name. The town is connected with district headquarters by regular bus services. On account of its situation in the heart of a fertile land and on the Kendraparha canal, it is an important centre of trade concerning mainly foodgrains, jute and other crops. There is a big bazar in the town. Many wholesale and retail traders are operating in the Kendraparha market. Varieties of shops, both permanent and temporary have grown up in and around the town to meet the growing needs of the people of the town as well as the neighbouring places.

Jajpur

Jajpur is the headquarters-town of the subdivision of the same name. The town is linked with the district headquarters by regular bus services. Jajpur is an important trading centre. Vegetables and fishes are available at a cheaper rate. Wholesalers and retailers of textile products, grocery, stationery and various other articles are operating here. A bi-weekly Hat (Viraja Hat) sits here every Sunday and Thursday and is one of the biggest markets of the district. During the festival days of goddess Viraja people come here in large numbers from different parts of the neighbouring area. Tirtha Jattris (pilgrims) also visit this place by

tourist buses. A *mela* is conducted during these festival days where a good business is done by the shop-keepers.

Banki

Banki is located on the banks of river Mahanadi. It is also the headquarters-town of the subdivision of the same name. Banki is approachable by road from Bhubaneswar and Cuttack via Barang. Buses and trucks ply regularly from these places for transporting goods and passengers. A bi-weekly market sits here on every Tuesday and Saturday. It is a trading centre of importance in the district. Molasses, rice, and pulses are the main commodities transacted in this market. There are wholesale and retail traders in textile, grocery, stationery and various other articles required by the people.

Athagarh

Athagarh is the headquarters of the subdivision of the same name. It is approachable by road from Cuttack and also from Raj Athagarh Railway Station on Talcher branch line of the South Eastern Railways. There is a small bazar in the town. The fishes caught from Ansupa lake are sold in this market. Considerable trade of groundnut is carried on here. The market has textile, grocery and stationery shops to meet the needs of the people.

Paradeep

Paradeep is fast growing as an important port-town of Orissa. It is situated 99 kilometres away from district headquarters-town. There is a daily market. Big wholesale and retail traders in textile, grocery, stationery, fruit, vegetables and fishes are operating here. A few small and big hotels and bars are doing good business here. Brisk business is done when a ship arrives here.

Pattamundai

Pattamundai is the headquarters of the Tahasil of the same name. A daily market sits here which mainly deals in agricultural products and vegetables. Besides, wholesale and retail traders in cloth, grocery and stationery articles are doing good business. A big cattle market sits here on every Wednesday.

Jagatsinghapur

Jagatsinghapur is the headquarters of the subdivision of the same name. It is situated 45 kilometres away from the district headquarters. A daily market sits here which deals in textile, grocery, stationery and various other articles. Fish, vegetables and fruits are also sold here in considerable quantities.

Jajpur Road

Popularly known as Dolipur, Jajpur Road is a town in Jajpur subdivision. It is a trade centre of considerable importance as it is the rail-head for Kendujhar district and also for Jajpur town. Jajpur Road is well-connected by road transport with district headquarters, Jajpur town and with various places in Kendujhar district. A daily market sits here dealing in vegetable, fruit, fish and various other commodities. Wholesale traders from Jajpur town who bring goods from Calcutta by railway take delivery from Jajpur Road. This enhances the importance of Jajpur Road as the main commercial and trading centre.

Rural Market Centres

In rural areas considerable portion of local trade is carried on at various *hats* (rural marketing centres) usually held once or twice a week. At these markets, villagers dispose of their surplus stocks of rice, grain and other local produce and make purchases of clothes, fancy goods, utensils, spices, tobacco, kerosene oil, salt, fish, dry-fish, vegetables, betel leaves, etc. In some rural markets cows, buffaloes, goats, etc. are also sold. These rural markets consist usually of a group of stalls on the outskirts of the village. In the large *hats* transaction to the extent of ten to twenty thousand rupees is carried on every market day. A great deal of local trade is also carried on at religious gatherings and festivals. A list of rural marketing centres is given in the Appendix I of this chapter.

Marketing Co-operative Societies

In 1989-90, there were eight Regional Co-operative Marketing Societies functioning in the district. These societies do business mainly in agricultural commodities. Besides, there were two Fruit and Vegetable Marketing Co-operative Societies, one Jute Marketing Co-operative Society, one Betel Growers' Co-operative Society, one Co-operative Sugar Factory, 102 Primary Co-operative Milk Supply Societies, 20 Primary Poultry Co-operative Societies, 7 Co-operative Farming Societies, 39 Irrigation Co-operative Societies, 191 Primary Fishery Co-operative Societies, 10 Cold Storage and Potato Growers' Co-operative Societies, 4 Wholesale Consumer Co-operative Stores, 194 Primary Consumer Co-operative Stores, 21 Students' Co-operative Stores, 7 House Building Co-operative Societies, 54 Labour Contract Co-operative Societies, 5 Transport Co-operative Societies, one Forest Labour Co-operative Society, 2 Women Co-operative Societies, one Washermen's Co-operative Society, 50 Oil-seed Co-operative Societies, 6 Traders' Co-operative Societies, one Multi-purpose Co-operative Society, one Writers' Co-operative Society,

7 Canteen Co-operative Societies, 7 Cinema Co-operative Societies, 5 Press Co-operative Societies and one Electricity Co-operative Society.

A comparative statement showing their numbers with membership, borrowings, working capital, paid up capital, profit, loss, etc. from 1986-87 to 1989-90 is given in Appendix II of this chapter.

During 1989-90, there were 250 Primary Agricultural Credit Co-operative Societies which undertook the sale of consumer goods in rural areas as Fair Price Shops. The total sale of these societies amounted to rupees 100 lakhs which included rupees 98 lakhs of controlled goods and 2 lakhs of non-controlled goods. Besides, there were 17 Co-operative Societies, 4 Wholesale Co-operative Stores and 65 Primary Co-operative Stores which distributed controlled goods of rupees 72 lakhs, 28 lakhs and 108 lakhs and non-controlled goods of rupees 2 lakhs, 9 lakhs and 65 lakhs respectively in the rural areas.

Regulated Markets

The object of the regulated markets is to regularise the purchase and sale of agricultural commodities to benefit the sellers as well as the buyers. The producers are provided with market intelligence and storage accommodation. Market practices relating to bidding, weighing and delivery of goods are regularised and payment of fair value to the cultivators is assured.

Banki Regulated Market

The Banki Regulated Market was established on the 22nd October, 1960. The market area (i.e., the area for which a regulated market is established) comprises fifty-three Gram Panchayats under Bnki, Baidyeswar, Tigiria, Badamba, Khordha, Begunia, Bolagarh and Fategarh police-stations. The main market yard comprises 5.21 acres of land at Banki, and the sub-yard at Kalapathar is functioning within the existing market (*hat*) premises. The management is carried on by a market committee consisting of 17 members representing agriculturists, traders and members nominated by Government and local authorities. The market committee collects information regarding the prevailing price in other markets and disseminates the same for the information of the producers. The regulated market is provided with office building, auction hall, water supply and compound wall. Open auction is practised for the sale declared items in this regulated market.

Jute, sunhemp, mesta, paddy, rice, greengram, blackgram, horsegram, pumpkin, Chana, til, groundnut, Gur, sugar-cane, potato, onion, cabbage, cauliflower, tomato, garlic, chillis, *saru*, mango, coriander, cattle, sheep and goat are declared as regulated items.

The following table shows item-wise commodities sold (quantity in tonnes with their values in lakhs of rupees) from the year 1988-89 to 1990-91.

Name of the Commodities (1)	1988-89	
	Quantity (2)	Value (3)
Rice ..	157	4.78
Gur ..	135	5.13
Potato ..	167	2.66
Onion ..	68	1.93
Brinjal ..	192	3.31
Saru ..	23	0.47
Pumpkin ..	27	0.43
Cauliflower ..	104	1.50
Cabbage ..	124	2.20
Tomato ..	56	1.03
Green chilli ..	35	1.13
Cattle (in numbers) ..	10,656	29.13

1989-90		1990-91	
Quantity (4)	Value (5)	Quantity (6)	Value (7)
168	5.11	39	1.41
74	4.26	19	1.01
230	4.76	69	2.42
60	1.61	22	1.51
183	3.82	56.5	2.24
21.5	0.39	15.5	0.46
24	0.58	6.5	0.23
200	3.62	53	2.72
135	2.65	18	0.90
57	1.03	5	0.18
31	0.90	2	0.10
7,000	22.75	8,000	24.00

The total income of the Banki Regulated Market during 1988-89, 1989-90 and 1990-91 was Rs. 2,80,224.67, Rs. 1,85,060.82 and Rs. 1,75,408.90 respectively.

Kendupatna Regulated Market

The Kendupatna Regulated Market was established on the 27th May, 1959. The market area covered areas under police stations of Mahanga, Salepur, Kishorenagar, Tangi-Chaudwar, Govindpur, Jagatpur and Cuttack Sadar. The main market-yard is located at Kulia. The sub-yards are located at Mahanga, Salepur, Nischantakoili, Paga, Niali, Tangi and Sauri. The regulated market is provided with office building-cum-godown, auction hall, cattle shed, water-supply, compound wall and link road. The mode of auction sale in this regulated market was open negotiations among the licensed traders, Jute, sunhemp, paddy, horsegram, rice, greengram, blackgram and groundnut are declared as notified commodities and cattle, sheep and goat are declared as regulated livestock for this regulated market.

The following table shows the commodities sold (in quintals) with their value (in Rs.) for 1988-89, 1989-90 and 1990-91.

Name of the commodity	1988-89	
	Quantity	Value
(1)	(2)	(3)
Jute ..	3,48,754	1,46,55,100
Greengram ..	262	48,11,551
Blackgram ..	452	2,45,979
Groundnut ..	1,740	9,44,328
Paddy ..	387	77,556
Horsegram ..	..	..
Cattle (in number) ..	20,800	84,68,000

	1989-90		1990-91	
	Quantity	Value	Quantity	Value
(4)	(5)	(6)	(7)	
29,918	1,88,12,677	53,623	2,43,21,337	
2,744	17,06,986	1,571	14,38,381	
501	3,00,074	..	..
1,466	12,13,245	971	9,53,808	
..	
34	11,818	..	..
14,100	59,03,000	31,500	1,28,73,000	

The income and expenditure of Kendupatna Regulated Market for 1988-89, 1989-90 and 1990-91 are given in the following table:

Year (1)	Income (in Rs.) (2)	Expenditure (in Rs.) (3)
1988-89	7,03,788.90	11,91,489.53
1989-90	17,32,075.30	11,94,454.91
1990-91	16,23,456.15	20,50,112.14

Kendraparha Regulated Market

Kendraparha Regulated Market was established on the 26th July, 1989. The market area comprises the entire Revenue subdivision of Kendraparha except Rajkanika Community Development Block. The main market yard is located at Jamadhar over 5.07 acres of land. The sub-yards are located at Chandol, Pattamundai, Indupur, Marshaghai and Chhata, godown, office, cattle shed, etc. are under construction.

Jute, paddy, rice, blackgram, greengram, groundnut, potato, onion, mango, coconut, mustard, *kulthi*, Gur, sugarcane, fish, dryfish, cattle, sheep and goat are declared as the notified commodities and livestock for the regulated market.

The table below gives quantities sold (in tonnes) with their value (in lakhs of rupees) in the years 1988-89, 1989-90 and 1990-91:

Name of the commodities (1)	1988-89		1989-90		1990-91	
	Qty. (2)	Value (3)	Qty. (4)	Value (5)	Qty. (6)	Value (7)
Jute ..	1,000	60	3,932.60	263.90	7,252.10	437.00
Greengram ..	250	15	105.20	2.60	29.00	2.32
Blackgram ..	3,560	88	1,204.20	69.60	61.50	3.58
Groundnut ..	1,770	120	1,585.70	102.60	4,728.50	468.25

Name of the commodities (1)	1988-89		1989-90		1990-91	
	Qty.	Value	Qty.	Value	Qty.	Value
	(2)	(3)	(4)	(5)	(6)	(7)
Paddy ..	200	3.50	410'00	6'90	611'50	12'00
Rice ..	135	3.40	141'00	4.20	310'00	9'40
Potato ..	..	..	5,100'00	76'50	4,800'00	62'80
Coconut (in number) ..	..	..	..	..	4,900'00	5'80

The income and expenditure of this regulated market for 1988-89, 1989-90 and 1990-91 are given in the following table:

Year (1)	Income (in Rs.) (2)	Expenditure (in Rs.) (3)
1988-89	4,01,140'00	1,75,027'00
1989-90	9,20,629'00	3,46,292'00
1990-91	12,10,118'00	6,61,336'00

Jagatsinghapur Regulated Market

The Jagatsinghapur Regulated Market was established on the 22nd September, 1966. The market area comprises the entire Revenue subdivision of Jagatsinghapur. The main market-yard is located at Jagatsinghapur while the sub-yards are located at Machhagan and Kujanga.

The market-yard is provided with facilities such as auction hall, office building, water supply, daily market hall, etc. Method of auction sale practised for Jagatsinghapur regulated market is open negotiation between licensed traders.

The following commodities and livestock are declared notified for this regulated market:

Jute, paddy, rice, maize, Ragi, greengram, blackgram, horsegram, groundnut til, mustard seeds, Gur, brinjal, tomato, onion, potato, cabbage, betel leaf, coconut, chilli, fish, dry-fish, cattle, goat and sheep.

The table below gives the quantity (in tonnes) of goods sold with their value (in lakhs of rupees) in 1988-89, 1989-90 and 1990-91.

Name of the commodities (1)	1988-89		1989-90		1990-91	
	Qty. (2)	Value (3)	Qty. (4)	Value (5)	Qty. (6)	Value (7)
Coconut (number in lakhs)	..	17.33	11.42	18.84	22.07	44.13
Gur	..	1.67	401.50	16.06	167.40	8.37
Potato	..	2,146.00	2,254.00	33.80	22.45	44.90
Betel leaf	..	2,25,000.00	4,52,560.00	45.26	4,17,420.00	41.74
Fish	..	514.00	826.80	57.80	600.00	60.00
Cabbage	..	56.00	..	..	..	..
Dry-fish	..	180.00	171.00	10.30	217.14	15.20
Rice	..	22.85	30.00	1.20	24.06	1.23
Mustard	..	2.06	..	..	..	..
Chilli	..	71.03	22.33	0.73	12.00	0.48
Groundnut	..	1,264.02	1,322.04	132.25	2,438.02	243.83
Blackgram	..	305.00	21.36	422.25	40.40	4.04
Tomato	..	23.00	0.23	6.20	1.60	0.05
Paddy	..	44.20	0.88	30.00	67.00	2.01
Jute	..	15.75	0.63	16.14	..	..
Horsegram	..	5.05	0.11	8.00	..	..
Greengram	..	34.00	2.38	10.00	..	..
Onion	..	5.00	0.10	5.60	1.05	0.06

Jajpur Regulated Market

Jajpur Regulated Market started functioning in the year 1967. The market area comprises the entire Jajpur subdivision except Sukinda police-station area. The market yards are located at Jajpur, Dhanmandal and Kuakhia over 1.04 acres, 3 acres and 1.36 acres of Government land respectively. Sub-yards are located at Champapur, Nanpur, Sahapur, Jhumpuri and Balmukuli. All the market yards are provided with drinking water and electricity facilities.

Paddy, greengram, blackgram, Arhar, horsegram, mustard, groundnut, coriander, chilli, jute, potato, cattle, sheep, goat are declared as regulated items.

During 1990-91 the income of the regulated market was Rs. 45,99,960.93.

The table below shows item-wise various commodities sold (in quintals) with their value (in Rs.) for the year 1990-91:

Name of the commodity (1)	Quantity (in quintals) (2)	Value (in Rs.) (3)
Jute ..	79,601	3,83,34,525
Groundnut ..	86,072	6,48,29,170
Paddy ..	15,456	32,40,736
Potato ..	80,341	85,29,718
Rice ..	20,825	71,96,690
Blackgram ..	2,936	21,44,840
Greengram ..	1,811	14,22,844
Horsegram ..	154	80,850
Coriander ..	104	69,790
Chilli ..	67	40,900
Mustard seeds ..	9	13,465
Cattle (in number) ..	84,488	8,44,88,000

STATE TRADING

Distribution of essential commodities

The trading scheme of the Food and Civil Supplies Department commences on the 1st November of each year and ends on the 31st October of the succeeding year which is known as the Kharif year. The Government distributes certain essential commodities to the general public through various Fair Price Shops spread all over the district.

In 1990, there were 4,089 Fair Price Shops in the district. The following table shows the quantity and value of different commodities transacted through these Fair Price Shops in 1989 and 1990.:

Year	Name of the Commodities					
	Rice		Kerosene oil		wheat	
	Quantity (in tons)	Value (in Rs.)	Quantity (in qtls.)	Value (in Rs.)	Quantity (in qtls.)	Value (in Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989 ..	2,602.816	97,08,441	54.000	12,90,60,000	7,54,693	7,74,33,408
1990 ..	800.388	3,00,14,250	42.665	11,60,48,800	9,50,848	2,51,97,472

Sugar		Palm Oil	
Quantity (in qtls.)	Value (in Rs.)	Quantity (in tons)	Value (in Rs.)
(8)	(9)	(10)	(11)
2,66,926	1,38,26,766	1,110	1,93,14,000
2,76,797	1,43,38,084	27,96,239	27,96,239

Weights and Measures

In the past, the district had a special system of weights and measures. The maund of 40 seers was recognized but the Baleshwar seer of 80 *tolas* was used for weighing imported goods and the Cuttack seer of 105 *tolas* was used for indigenous goods. *Pala*, *bisa* and *pasuri* were the weights in common use in rural areas. One *pala* equalled 6 *tolas* while 1 *bisa* was equivalent to 18 to 30 *palas*, i. e., 108 to 180 *tolas*. At some places 1 *pala* was equivalent to 5 *tolas* and one *bisa* was equivalent to two Cuttack seers, i. e., 210 *tolas*. The *gouni* was generally used for measuring food grains. The *gouni* measure varied from 1.75 seers to 7 seers at different places. In Jajpur subdivision two special weights, viz., *gar* and *mutha* were used which were equivalent to 24 to 27 *palas* respectively. The cloth was measured by *hatha* or cubit which varied from 18 to 22 inches. Land measurement was done by *mana*, *guntha* and *biswa*. One *mana* was equivalent to one acre and was divided into 25 *gunthas*, each *guntha* being equivalent to 16 *biswas*.

The measures varied in capacities from area to area by which the buyers were generally cheated. Besides, the traders were in difficulty while transacting with other districts. With a view to overcoming these difficulties, the metric system of weights and the metric system of measures were introduced as an all-India standard from the 1st April, 1961. Initially there were some difficulties for adopting the system, but now it has become a common practice.

APPENDIX I

A list of rural marketing centres (Hats) with categories and days of sitting as in December 1984 is furnished below :

Name of the Block	Name of the market	Days of sitting	Periodicity
(1)	(2)	(3)	(4)
1. Athagarh	Mahidharpur	Tuesday & Friday	Bi-weekly
	Kantol	Ditto	Ditto
	Oranda	Sunday	Weekly
2. Tigiria	Bindhanima	Sunday & Wednesday	Bi-weekly
3. Badamba	Maniabandha	Monday & Thursday	Ditto
	Badamba	Sunday & Wednesday	Ditto
	Gopapur (Nijgarh)	Saturday & Tuesday	Ditto
4. Narsinghapur	Jilinda	Sunday & Wednesday	Ditto
	Balijhari	Ditto	Ditto
	Champeswar	Friday & Tuesday	Ditto
5. Damparha	Tulasipur	Sunday & Wednesday	Ditto
6. Banki	Kalapathar	Sunday & Thursday	Ditto
	Barput	Wednesday & Saturday	Ditto
7. Sadar	Sankhatras	Wednesday & Sunday	Ditto
	Khandichuan	Ditto	Ditto
	Deuli	Ditto	Ditto
8. Baranga	Usuma	Monday & Thursday	Ditto
	Sumandi	Wednesday & Sunday	Ditto
	Raipur	Thursday & Friday	Ditto
9. Tangi-Chaudwar	Ramgarh	Tuesday & Friday	Bi-weekly
	Bhattimunda	Ditto	Ditto
	Nakhara	Wednesday & Saturday	Ditto
10. Niali	Erancha	Tuesday & Saturday	Ditto
	Kasarda	Ditto	Ditto
	Niali	Sunday & Thursday	Ditto

(1)	(2)	(3)	(4)
11. Kantapada	Balipada	Thursday & Friday	Bi-weekly
	Sundargram	Monday & Friday	Ditto
	Adaspur	Monday & Friday	Ditto
12. Salepur	Raisungra	Wednesday & Sunday	Ditto
	Sauri	Wednesday & Saturday	Ditto
	Salepur	Sunday & Thursday	Ditto
13. Nischintakoili	Olhanka (N. S. Koili)	Monday & Friday	Ditto
	Jiginpur	Sunday & Thursday	Ditto
	Nemalo	Saturday & Wednesday	Ditto
14. Mahanga	Mahanga	Thursday & Friday	Ditto
	Mauda	Sunday & Wednesday	Ditto
	Chasakharda	Monday & Friday	Ditto
15. Biridi	Kisannagar	Monday & Friday	Ditto
	Kulkajjanga	Sunday & Thursday	Ditto
	Purana	Wednesday & Saturday	Ditto
16. Jagatsinghapur	Mandasahi	Monday & Friday	Ditto
	Piteipur	Sunday & Wednesday	Ditto
	Purusottampur	Monday & Friday	Ditto
17. Raghunathpur	Mahamadpur	Thursday & Sunday	Ditto
	Raghunathpur	Monday & Friday	Ditto
	Jaipur	Tuesday & Friday	Ditto
18. Balikuda	Parahat	Wednesday & Saturday	Ditto
	Borikina	Ditto	Ditto
	Machhagan	Ditto	Ditto
19. Nuagan	Alana	Thursday & Sunday	Ditto
	Nuagan	Thursday & Friday	Ditto
	Gangada	Thursday & Monday	Ditto
20. Tirtol	Tirtol	Tuesday & Saturday	Ditto
	Jaganathapur	Tuesday & Friday	Ditto
	Katara	Tuesday & Saturday	Ditto

(1)	(2)	(3)	(4)
21. Kujang	Hansua	Monday & Friday	Bi-weekly
	Parkapal	Sunday & Wednesday	Ditto
	Kujang	Tuesday & Saturday	Ditto
22. Erasama	Balitutha	Monday & Friday	Ditto
	Erasama	Tuesday & Saturday	Ditto
	Ambika	Monday & Friday	Ditto
23. Kendraparha	Indupur	Wednesday & Saturday	Ditto
	Mugbari	Monday & Friday	Ditto
	Simalda	Monday & Thursday	Ditto
24. Derabis	Chhoti	Monday & Friday	Ditto
	Dumuka	Tuesday & Friday	Ditto
	Chandol	Wednesday & Saturday	Ditto
25. Marshaghai	Karilopatna	Tuesday & Saturday	Ditto
	Karandiatna	Wednesday & Friday	Ditto
	Pikarali	Tuesday & Saturday	Ditto
26. Mahakalaparha	Suniti	Wednesday & Saturday	Ditto
	Kirabana	Tuesday & Saturday	Ditto
	Jambu	Monday & Thursday	Ditto
27. Patkura	Patkura	Wednesday & Sunday	Ditto
	Garadpur	Tuesday & Friday	Ditto
	Palasudha	Monday & Thursday	Ditto
28. Rajkanika	Charpada	Friday	Weekly
	Dhamara	Monday	Ditto
	Kantabania	Monday	Ditto
29. Pattamundai	Batipada	Tuesday & Saturday	Bi-weekly
	Pattamundai	Wednesday & Sunday	Ditto
	Chandannagar	Tuesday & Saturday	Ditto
30. Rajnagar	Talchua	Monday & Friday	Ditto
	Kerargarh	Sunday & Wednesday	Ditto
	Rajnagar	Monday & Friday	Ditto

(1)	(2)	(3)	(4)
31. Jajpur	Malandapur	Tuesday & Saturday	Bi-weekly
	Purusottampur Abdulpur	Monday & Friday Wednesday & Saturday	Ditto Ditto
32. Bari	Baineiria	Friday & Tuesday	Ditto
	Ranpa Alipur	Monday & Thursday Sunday & Thursday	Ditto Ditto
33. Binjharpur	Bitna	Monday, Tuesday, Friday & Saturday	Four times a week
	Utalkul Binjharpur	Tuesday & Saturday Wednesday & Saturday	Bi-weekly Ditto
34. Dasarathpur	Ahilyas	Monday & Friday	Ditto
	Mangalpur	Wednesday & Sunday	Ditto
35. Sukinda	Kanjan Jhumpuri Duburi	Tuesday & Saturday Wednesday & Sunday Thursday	Ditto Ditto Weekly
	Sukinda Hatibari	Sunday Wednesday & Saturday	Ditto Bi-weekly
36. Danagadi	Tamaka	Sunday	Weekly
	Kabitrasymanidei- pur Sasan	Monday & Wednesday	Bi-weekly
	Salijanga	Wednesday & Thursday	Ditto
37. Korei	Purbakote	Saturday	Weekly
	Karada Khaman	Monday & Friday Wednesday & Sunday	Bi-weekly Ditto
38. Dharmashala	Chahata	Friday	Weekly
	Kaintabar Neulpur	Monday & Thursday Sunday & Wednesday	Bi-weekly Ditto
39. Rasulpur	Barabati	Ditto	Ditto
	Hariपुर	Monday & Thursday	Ditto
	Brahmabarada	Wednesday & Saturday	Ditto
40. Barachana	Champapur	Monday & Thursday	Ditto
	Chatia Balichandrapur	Wednesday & Saturday Tuesday & Saturday	Ditto Ditto
41. Aul (Aali)	..	..	..

APPENDIX II
Position of other Co-operative Societies in the district from 1986-87 to 1988-89 *

Type of Co-operative Societies	1986-87 (Rs. in lakhs)							
	No. (2)	Member-ship ('000) (3)	Share capital (4)	Working capital (5)	Borrowings (6)	Total sales (7)	Profit by No. of Societies (8)	Loss by No. of Societies (9)
1. Regional Co-operative Marketing Societies	8	2	57	785	213	100	1	4
2. Fruit and Vegetable Marketing Co-operatives	2	..	1	3	2	..	1	1
3. Jute Marketing Co-operative	1	6	58	393	22	119	..	1
4. Betel Growers' Co-operative	1	..	1	2	..	..	1	..
5. Co-operative Sugar Factory	1	3	323	959	131	..	..	..
6. Milk Co-operatives	98	6	5	91	54	2	3	3
7. Poultry Co-operatives	20	2	1	11	8	..	..	2
8. Farming Co-operatives	9	1	x	2	1	..	..	..
9. Irrigation Co-operatives	33	2	1	10	5	..	4	..
10. Fishery Co-operatives	172	9	2	27	11	..	12	12

(*) Less than 500 members and less than Rs. 50,000

(Contd.)

Type of Co-operative Societies	1986-87 (Rs. in lakhs)								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	No.	Member ship ('000)	Share capital	Working capital	Borrowings	Total sales	Profit by No. of Societies	Loss No. of Societies	
11. Cold Storage and Potato Growers' Co-operatives	10	3	17	28	2	..	1	3	
12. Consumers' Wholesale Co-operative Stores	5	8	36	127	25	106	..	5	
13. Primary Consumer Co-operative Stores	188	42	10	50	5	128	20	31	
14. Students' Co-operatives Stores	20	11	3	4	x	13	6	6	
15. House Building Co-operatives ..	7	5	8	84	..	..	5	1	
16. Labour Contact Co-operatives ..	64	7	2	21	5	..	1	2	
17. Transport Co-operatives ..	5	x	x	1	..	..	..	..
18. Forest Labour Co-operative ..	1	x	x	x	..	..	..	..
19. Women Co-operatives ..	2	x	x	4	3	..	1	..	
20. Washermen Co-operative Society	1	x	x	x	x	x	x	1	
21. Canteen Co-operatives ..	7	x	x	2	x	..	2	..	
22. Cinema Co-operatives ..	7	x	4	31	24	..	7	12	
23. Press Co-operatives ..	5	1	7	74	3	..	24	3	
24. Electricity Co-operative Society	1	8	174	260	10	..	1	..	

(Contd.)

Type of Co-operative Societies		1987-88 (Rs. in lakhs)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	No.	Member-ship ('000)	Share capital	Working capital	Borrowings	Total sales	Profit by No. of Societies	Loss by No. of Societies
1. Regional Co-operative Marketing Societies	8	2	57	756	213	107	1	6
2. Fruit and Vegetable Marketing Co-operatives	2	x	1	3	2	1	..	2
3. Jute Marketing Co-operative	1	7	58	409	41	10	..	1
4. Betel Growers' Co-operative	1	x	1	2	..	1	..	..
5. Co-operative Sugar Factory	1	4	324	793	475	..	..	1
6. Milk Co-operatives	102	7	5	92	158	.. (102 without profit and loss)	..	..
7. Poultry Co-operatives	20	2	1	11	8	..	1	2
8. Farming Co-operatives	7	1	..	2	x	..	..	..
9. Irrigation Co-operatives	33	2	1	10	5	..	..	..
10. Fishery Co-operatives	182	9	3	34	11	3	17	12
11. Cold Storage and Potato Growers' Co-operatives	10	14	17	153	73	..	2	2

(Contd.)

1987-88 (Rs. in lakhs)

Type of Co-operative Societies

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Type of Co-operative Societies	No.	Member-ship ('000)	Share capital	Working capital	Borrowings	Total sales	Profit by No. of So-cieties	Loss by No. of Societies
12. Consumers' Wholesale Co-operative Stores	5	8	36	129	36	110	..	5
13. Primary Consumer Co-operative Stores	175	40	12	62	7	127	14	24
14. Students' Co-operative Stores	20	11	3	5	1	10	7	4
15. House Building Co-operatives	7	6	10	112	..	..	5	2
16. Labour Contact Co-operatives	65	7	2	20	5	..	1	1
17. Transport Co-operatives	5	281 (actual)	*	1	..	..	..	..
18. Forest Labour Co-operative	1	66 (actual)	3	12	..	..	..	..
19. Women Co-operatives	2	373 (actual)	27	537	375	..	1	..
20. Washermen Co-operative Society	1	14 (actual)	1	1	..	..	..	..
21. Canteen Co-operatives	7	484 (actual)	6	185	8	..	2	..
22. Cinema Co-operatives	7	212 (actual)	350	3,068	2,370	..	..	..
23. Press Co-operatives	5	522 (actual)	682	9,643	784	..	1	2
24. Electricity Co-operative Society	1	9	174	278	12	..	1	..

(Contd.)

Type of Co-operative Societies	1986-87 (Rs. in lakhs)				Total sales	Profit by No. of Societies	Loss by No. of Societies	
	No. Member-ship ('000)	Share capital	Working capital	Borrowings				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Regional Co-operative Marketing Societies	8	2	58	759	204	148	2	5
2. Fruit and Vegetable Marketing Co-operatives	2	*	1	3	1	1	..	2
3. Jute Marketing Co-operative	1	7	58	414	26	70	1	..
4. Betel Growers' Co-operative	1	*	1	2	..	1	1	..
5. Co-operative Sugar Factory	1	5	682	1,280	626	..	..	..
6. Milk Co-operatives	102	6	4	94	58	..	7	..
7. Poultry Co-operatives	20	2	1	9	6	..	1	1
8. Farming Co-operatives	7	1	..	2	1	..	..	..
9. Irrigation Co-operatives	30	2	1	11	5	..	..	..
10. Fishery Co-operatives	182	10	3	37	15	5	19	11
11. Cold Storage and Potato Growers' Co-operatives	10	14	89	150	75	..	1	5
12. Consumers' Wholesale Co-operative Stores	5	3	12	59	10	110	..	5

(Contd.)

Type of Co-operative Societies	1988-89 (Rs. in lakhs)								
	No.	Member-ship ('000)	Share capital	Working capital	Borrowings	Total sale	Profit by No. of Societies	Loss by No. of Societies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
13. Primary Consumer Co-operative Stores	194	42	10	67	8	113	34	26	
14. Students' Co-operative Stores	21	18	3	6	..	..	5	3	
15. House Building Co-operatives	7	6	13	144	..	..	6	..	
16. Labour Contact Co-operatives	58	2	2	19	4	..	1	1	
17. Transport Co-operatives	5	281 (actual)	*	1	..	..	..	..
18. Forest Labour Co-operative	1	66 (actual)	*	*	*	..	..	..
19. Women Co-operatives	2	375 (actual)	27	542	376	162	1	..	
20. Washermen Co-operative Society	1	14 (actual)	*	*	..	..	..	..
21. Canteen Co-operatives	7	485 (actual)	46	173	8	..	1	1	
22. Cinema Co-operatives	7	212 (actual)	3	31	24	..	..	..
23. Press Co-operatives	5	593 (actual)	869	9,934	793	1,715	3	..	
24. Electricity Co-operative Society	1	10	55	349	121	..	1	1	

(Contd.)

CUTTACK

Type of Co-operative Societies	1989-90 (Rs. in lakhs)							Loss by No. of Societies (9)
	No. (2)	Member-ship ('000) (3)	Share capital (4)	Working capital (5)	Borrowings (6)	Total sales (7)	Profit by No. of Societies (8)	
1. Regional Co-operative Marketing Societies	8	2	58	764	193	133	Nil	7
2. Fruit and Vegetable Marketing Co-operatives	2	*	1	1	3	1	..	2
3. Jute Marketing Co-operative	1	7	58	428	43	53	1	..
4. Betel Growers, Co-operative	1	*	1	3	*	1	1	..
5. Co-operative Sugar Factory	1	5	682	1,279	625	7	..	1
6. Milk Co-operatives	102	8	4	94	58	..	95	7
7. Poultry Co-operatives	20	2	1	9	6	*	..	..
8. Farming Co-operatives	7	7	1	2	1	..	..	..
9. Irrigation Co-operatives	30	2	1	10	5	..	..	4
10. Fishery Co-operatives	181	9	3	39	13	8	12	13
11. Cold Storage and Potato Growers Co-operatives	10	14	99	76	4	..	1	4
12. Consumers, Wholesale Co-operative Stores	4	3	13	46	14	96	..	4

(Contd.)

Type of Co-operative Societies	1989-90 (Rs. in lakhs)								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	No.	Member-ship ('000)	Share capital	Working capital	Borrowings	Total sales	Profit by No. of Societies	Loss by No. of Societies	
13. Primary Stores	194	41	11	66	8	177	32	28	
14. Students' Co-operative Stores	21	19	3	6	..	6	5	16	
15. House Building Co-operatives	7	7	25	320	..	..	4	3	
16. Labour Contact Co-operatives	54	6	2	17	4	..	1	..	
17. Transport Co-operatives	5	291 (actual)	*	1	*	..	..	..
18. Forest Labour Co-operative	1	66 (actual)	*	*	*	..	..	..
19. Women Co-operatives	2	380 (actual)	27	545	376	150	1	..	
20. Washermen Co-operative Society	1	14 (actual)	*	*	..	..	..	..
21. Canteen Co-operatives	7	4,871 (actual)	6	203	8	..	1	2	
22. Cinema Co-operatives	7	212 (actual)	350	3,068	2,370	..	..	..
23. Press Co-operatives	5	597 (actual)	883	6,868	784	..	1	2	
24. Electricity Co-operative Society	1	11	55	371	77	..	1	..	

(Contd.)