

CHAPTER VI

BANKING, TRADE, AND COMMERCE

70. Banking and Finance

(a) History of Indigenous Banking

There was no established bank in the past. The village Mahajans and landlords as money-lending sources were in existence. Now it is difficult to distinguish between indigenous bankers and money-lenders because in many cases they are the one and the same person. Many of these are Marwaris. The Sahu ordinarily means a trader but in this case the Sahu need not necessarily be a Mahajan. Many landlords were Sahus, and so were some wealthy raiyats. This system of money-lending by Sahus still continues. In Kamakhyanagar Subdivision a man with land used to take loan from the local money-lenders by giving the land as security and paying 6 paise to 12 paise a rupee per month. With the advancement of knowledge and spread of civilisation, the practice began to lose its ground and the wealthy persons began to give loan on bonds written in the presence of witnesses keeping land and other properties as security, at the rate of 12.5 per cent interest per annum. Till the borrower repaid the whole amount, he had to pay Re. 0.02 to Re. 0.03 per rupee as rate of penal interest per month. In Pal Lahara Subdivision in almost all the villages there were Deskoths from which people took paddy and paid interest varying from 12 per cent to 25 per cent per year. There were also some Sarbarakars who lent paddy to adivasis and poor people and realised the entire loan after the harvest. Barter system was also prevalent. The adivasis gave their produce such as black-gram, til, and mustard and took rice, and paddy in exchange. The Panas supplied cloth, umbrella, and other necessities to the adivasis of the Paburi area in exchange of goats, cows, and other produce. The agencies for the supply of credit in the district at present include the village Sahus or Mahajans, registered money-lenders, Co-operative Credit Societies, relatives, traders, banks, and Government. Among these agencies, however, the money-lenders dominate rural credit. However, credit supplied by Government as well as through Co-operative Societies, and other agencies is slowly gaining popularity. The Co-operative Credit Societies advance cash loans at the rate of $9\frac{1}{2}$ per cent and the graingolas advance paddy loan at the rate of 25 per cent through out the district except Angul, where it is given at 15 per cent. The money-lenders charge higher rate of interest than other agencies but still they are popular in rural areas because firstly, they are easily approachable, secondly, borrowers have not to undergo any red-tapism and they have not to spend any money for obtaining loans, thirdly, the village Mahajans, and Sahukars who lend money, some times advance loans 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. The difference between a professional and non-professional money-lenders is very important. The first primarily combines his business with other trade, whereas the latter who are land-owners, well-to-do agriculturists, and widows, etc., lend money on good security to those who are fairly well-known to them. It is very difficult to give any reliable statistics of the number and volume of business of the money-lenders. However, the number of registered money-lenders was 67 in 1967-68, 50 in 1968-69 and 37 in 1969-70. Their number is gradually decreasing since other credit facilities are available in the district.

(b) General Credit facilities available in the district

(i) Indebtedness

It is said that the Indian peasant is born in debt, lives in debt, and dies in debt. An assessment of the economic condition of the rural population, must therefore, include an analysis of the state of indebtedness. In the following paragraphs, indebtedness is discussed with reference to the cultivating families only. Nevertheless, since these families form the overwhelming majority, the condition with regard to their debt is a broad picture of the state of rural indebtedness in the district.

The following are the sample figures indicating the outstanding debts per family* in 1954-55:

Amount of debt	..	Rs. 13,180.69
Total number of families	..	212
Total number of indebted families	..	88
Debt per indebted family	..	Rs. 149.78

It is noticed from the above sample figures that in 1954-55, out of 212 families, 88 families were in debt. That is to say 41 per cent of the rural families had outstanding debts. This was only an aggregate picture. There were indeed families who incurred loans and paid them off by the end of the year. They did not figure in the table given above.

The most important purpose for which rural debt incurred is family consumption. During 1954-55, nearly one-third of the outstanding debt (31.27 per cent) was incurred on this account. This was closely followed by debts incurred for social ceremonies (30.24 per cent) which also accounted for another one-third of the total debt. These two were responsible for more than three-fifth of the total debt of the farmers and

* Economic Survey of Orissa, Vol. I, p. 536

these were distinctly burdensome. Of the total rural debt, two-fifth was incurred for various productive purposes, such as, farm expenditure 9.76 per cent, purchase of land, bullocks, etc., 23.38 per cent, and building of houses 5.35 per cent.

Some loans are secured under usufruct system, according to which the money-lender takes the produce of the land mortgaged towards the interest and sometimes for part repayment of the loan. This system is on the decline. During 1954-55, only 2.42 per cent of the total loan were interest free. This loan was secured from friends and relatives. Loans at the rate of $3\frac{1}{2}$, $6\frac{1}{2}$, and $12\frac{1}{2}$ per cent would perhaps appear reasonable, but only 11.77 per cent of the total credit were obtained at such rates of interest. These rates were charged usually in cases of loans from Government Agencies and Co-operative Banks. But 48.58 per cent of the total loan in the rural areas carried 25 per cent rate of interest.

However, the Government of Orissa have passed the Money-Lender's Act to protect the farmers from the clutches of the village Mahajans. By 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. The rates of interests on different types of loans have been legally fixed.

Besides, Government have recently taken adequate measures in liberalising the Co-operative lending policies by suitable amendments to the Orissa Co-operative Societies Act. Necessary legislation has been passed in the year 1970, by which there has been a thorough re-orientation of the lending attitude of the co-operative institutions. Loan applications are being processed without the time lag experienced before. The small cultivators and especially the Scheduled Castes and Scheduled Tribes now are in a position to give landed securities without any restrictions as were existing before. As per the instructions of the Registrar of Co-operative Societies care has been taken to implement Crop Loan System for advancing production credit to the agriculturists. The Commercial Banks have come up to render necessary credit assistance. The State Bank of India have special schemes to help the small farmers. The Canara Bank has agreed to render credit assistance extensively for promoting subsidiary occupations, e.g., dairy, fishery, and poultry, etc.

The survey conducted by the Small Farmers' Development Agency during the year 1969 has estimated that in the district 36 per cent of the population and 97 per cent of the villages have enjoyed the benefit of co-operative credit facilities.

(ii) State Bank of India, and other Banks

There are five branch offices of the State Bank of India. They are at Dhenkanal, Talcher, Angul, Athmallik, and Kamakhyanagar. The first branch office was opened at Dhenkanal in June, 1957. In 1959 two branches have been opened at Angul, and Talcher. The branch offices at Athmallik, and Kamakhyanagar were opened recently. The Canara Bank has opened three branches in the year 1969 at Hindol, Bhuban, and Dhenkanal.

The branches are under the charge of Agents. The Banks are extending loans and receiving deposits from the public. After nationalisation of Banks many new schemes have been introduced for agricultural, industrial, and business purposes. Besides, the State Bank of India deals with Government transactions and maintains a currency chest of the Reserve Bank of India.

(iii) Co-operative Credit Societies and Banks**(1) ANGUL UNITED CENTRAL CO-OPERATIVE BANK, LTD.**

There was only one Co-operative Central Bank in Angul which was established in 1921. The area of operation of this Bank was confined to Angul subdivision. After merger of States, the area of operation of this Bank was extended to the whole district except Athmallik, where there was a small Bank with some Co-operative Credit Societies. This Bank continued till 1956 when it was amalgamated with Angul Central Co-operative Bank and was named as Angul United Central Co-operative Bank. This Bank is the chief agency of distributing the rural credit with its jurisdiction over the entire district. It has six branches, located at Dhenkanal, Athmallik, Kamakhyanagar, Talcher, Pal Lahara, and Hindol.

The main activity of the Bank is to provide short-term and medium-term credit to the agriculturists, who are the members of the primary agricultural societies affiliated to this Bank. It receives money deposits from individuals and institutions at a reasonable rate of interest. The Bank also advances loan to other non-agricultural societies, such as, Weaver's Co-operative Societies, Regional Marketing Co-operative Societies, and Employee's Societies, etc. A detailed account of the Bank from the years 1961-62 to 1969-70 is given in Appendix I of the chapter.

(2) AGRICULTURAL CREDIT SOCIETIES

The area of the operation of each society is generally confined to one Grama Panchayat. They meet the short and medium-term credit requirements of agriculturists both in cash, and paddy.

There were 202 agricultural credit societies in June 1970, with 75,590 members and working capital of Rs. 1,65,25,257. The total share capital is Rs. 27,19,007 of which Government contribution is Rs. 4,39,000. The loans advanced under short-term credit is Rs. 52,66,934 and medium-term credit is Rs. 2,32,450.

The financial position of agricultural credit societies in the district as on 30th. June, 1970 is given below :

Number of Societies	202
Total number of members	75,590
	Rs.
Working Capital	1,65,25,257
Share Capital	27,19,007
Statutory Reserve Fund	31,84,018
Other Reserve Fund	8,38,631
Deposits	12,46,909
Borrowings	55,36,692
Loans advanced	54,99,384

(3) URBAN BANK

There is one Urban Bank in the district, with its headquarters in Dhenkanal town. It is working with a membership of 338, share capital of Rs. 20,244, and working capital of Rs. 52,069 in the year 1970. The main object of this Bank is to supply credit to its members and accept deposits from the members and non-members. The Urban Bank has advanced a loan of Rs. 43,000 during the year 1970 to its members and has collected Rs. 35,672 from the members. It has received deposits amounting to Rs. 19,139 from the members and non-members.

(4) LAND DEVELOPMENT BANKS

The Land Development Banks are used to receive loans from Orissa State Co-operative Land Development Bank, to give loan to the agriculturists for improvement of land and redemption of old debts on the security of land. The Banks are gaining popularity due to the preference of cultivators for long-term credit. There are seven Land Development Banks in the district with their headquarters at Dhenkanal, Hindol, Kamakhyanagar, Angul, Athmallik, Pal Lahara, and Talcher. In 1969—70 the total members of these Banks were 12,994 and the total working capital was Rs. 78,33,842. A sum of Rs. 39,69,762 has been advanced as loan.

A detailed account of individual Banks is given in Appendix II of the Chapter.

(5) HOUSE BUILDING CO-OPERATIVE SOCIETIES

There are 12 House Building Co-operative Societies which give loan in instalments for construction of houses. The total numbers, paid up share capital, and working capital of these Societies are 518, Rs. 87,561,

and Rs. 5,58,980 respectively. In the year 1969-70, these societies have advanced loan amounting 3,39,309 to the members.

(6) LARGE-SIZED CO-OPERATIVE SOCIETIES

There are 4 Societies of this type which advance loan to the people. The number of members of these societies are 1,346. The societies have advanced a sum of Rs. 2,64,750 in 1969-70.

71. General and Life Insurance Corporation

A Development Centre of Life Insurance Corporation of India was established in the year 1958 in Dhenkanal town. This was attached to the Branch Office at Cuttack. In the year 1959 the status of this centre was upgraded to that of a sub-office and treated as an independent branch. The staff of this office consists of one Assistant Branch Manager, six Development Officers, and 13 clerks. There are about 13,000 policy-holders who have insured their lives. The volume of business done by this office in the year 1969-70 was about Rs. 90,00,000. Up to the year 1969-70, 47 claims comprising death, and maturity have been settled.

From 1964, this office is also doing General Insurance, e. g., fire, marine, and motor vehicles. The income from the premium of General Insurance in 1969-70 was Rs. 10,500.

The following is the income from General Insurance business from the years 1964-65 to 1969-70:

Year	Income Rs.
1964-65	4,366
1965-66	11,423
1966-67	4,635
1967-68	8,913
1968-69	17,179
1969-70	10,500

72. Trade and Commerce

Kittoe in his tour report of 1838 mentioned that in the village Chandipal extensive tobacco cultivation was made and sent to the markets of Cuttack, Bhadrak, and Balasore. In the village Kasipur there were many merchants who carried on trade in timber, cotton, tobacco, oil-seed, and other products of the forests.¹

Even now trade is confined mainly to agriculture, forest-produce, and coal. Rice, pulses, oil-seeds, timber, bamboo, and coal are the principal articles of export, while the chief imports are cloth, salt, kerosene oil, spices, toilet articles, cement, and sugar. Timber has been exported to Madhya Pradesh through railway from Athmallik, Pal Lahara, and Angul subdivisions. A certain quantity of timber is floated down the rivers from Pal Lahara, and Athmallik subdivisions to Cuttack district.

1. The Orissa Historical Research Journal, Vol. II, No. 1, Appendix 1 Part (1), p. 24.

Most of the coal requirements of the South-Eastern, and Southern Railways are met from the coal mines of Talcher. In 1968, 8,15,551.272 tons have been despatched. Bamboo has been supplied to Titaghur Paper Mills, located at Choudwar, and Calcutta, from Dhenkanal, Pal Lahara, and Angul subdivisions.

Rice, paddy, and oil-seeds are exported from Dhenkanal, Angul, and Hindol subdivisions to neighbouring districts. Rice is also being imported from other districts. The data relating to the procurement, export, and import of paddy, and rice from 1958-59 to 1967-68 have been given in Appendix III. It is observed that procurement of paddy, and rice were highest in 1958-59. The largest amount of rice, and paddy was exported in 1959-60 and 1960-61, respectively. The district imported largest amount of paddy in 1958-59 and rice in 1962-63. Due to draught in the years 1965-66 and 1966-67, the food production was highly damaged for which export of paddy, and rice was nil. 727 tons of rice was exported during the year 1970. Bell-metal utensils are exported from Bhuban. The river Brahmani, for about 8 months in the year is used for import and export trade.

In the year 1969-70, 635 tons of wheat, 875 tons of sugar, and 3,278 litres of kerosene oil were imported. In the same year 305,453 quintals of goods of the value of Rs. 15,54,439 have been imported and 679,800 quintals of goods of the value of Rs. 29,23,189 have been exported from the district.

(f) Centres of business

Dhenkanal, Angul, and Talcher are the 3 important marketing centres. Bhuban is famous for brass metal and other utensils. Angul is the biggest centre of business in the district. It is situated at a distance of 24 km. from Meramundali Railway Station, 160 km. from Sambalpur and 132 km. from Cuttack by road. One Regulated Market has been established at Angul in 1958-59. The market area of this Regulated Market extends to Chhendipada, Jarpara, and Angul Block. This is the only Regulated Market in the district.

The following commodities have been brought under regulation in this market :

Cereals	Paddy, rice, maize, ragi
Pulses	Kulthi, black-gram, green-gram, arhar, Chana, Khesari.
Oil-seeds	Groundnut, Rasi(Til), Mustard, Castor-seeds.
Gur	Gur (Jaggery), Sugar-cane
Fruits	Mango, orange, lemon, tamarind
Vegetables	Potato, onion, tomato, cauliflower, cabbages, green-chillies.
Animal Husbandry Products	Poultry, cattle, sheep, goat
Condiments & spices—	Garlic, Dhania (Coriander)

The notified commodities arrived in Angul Regulated Market and their approximate value in the year 1968-69.

Name of the commodity	Quantity in quintals	Value in Rs.
Paddy	1,620.57	72,372.88
Rice	443.91	42,591.03
Maize	1,306.66	66,080.13
Ragi	5,920.61	3,74,656.11
Kulthi	14,472.09	7,53,148.17
Biri (black-gram)	284.63	24,223.19
Mung (green-gram)	91.20	10,382.40
Arhar (red-gram)	32.03	2,445.07
Bunt (bengal-gram)	240.99	24,231.77
Khesari	2,354.05	1,68,156.85
Groundnut	9,690.59	8,72,231.99
Mustard-seeds	3,068.02	4,39,759.59
Til (Rasi)	2,985.20	4,53,877.09
Corriander	76.99	9,549.00
Potato	830.80	56,200.00
Onion	16.00	800.00
Garlic	2.28	570.06
Tomato	4.50	300.00
Mango	12.00	1,200.00
Tamarind	12.02	643.50
Vegetables	66.50	2,600.00
Total value		33,76,018.83

(a) DHENKANAL

Dhenkanal is the headquarters of the district. It is connected by Cuttack-Sambalpur road, and Puri-Talcher Railway line. The municipality has constructed one market building here. The average annual turnover of business is paddy and rice 10,449 quintals, pulses 6,217 quintals, oil-seeds 5,783 quintals, and jute 3,000 quintals.

(b) TALCHER

Talcher is connected with Cuttack-Sambalpur road by Banarpal-Talcher-Pal Lahara road. This is a terminal station of Puri-Talcher Railway line. The people of coal-field and Thermal Power Station depend upon this market. The average annual turnover of this market is paddy and rice 12,000 quintals, pulses 6,717 quintals, sugar cane 3,732 quintals, and sheep and goat 25,000 numbers.

A list of rural marketing centres is given in Appendix IV. All these are weekly markets. Live-stock, paddy, rice, pulses, vegetables, cattle, spices, clothings, and consumer goods generally come for sale to these markets.

(ii) Co-operation in wholesale and retail trade

There are four Regional Marketing Co-operative Societies at Angul, Dhenkanal, Talcher, and Kamakhyanagar out of which the latter two have been organised recently. Their activities in agricultural marketing is very low. These marketing societies generally deal with fertilisers and foodgrains like paddy, wheat, groundnut, and pulses. At the end of June 1970 the members of these marketing societies are 679. The total working capital is Rs. 11,74,970, and Share Capital is Rs. 7,21,193. In 1969-70 (June 1969 to June 1970) these societies have purchased commodities worth of Rs. 15,57,367 and sold Rs. 15,48,923.

The activities of individual Regional Marketing Co-operative Societies is given in Appendix V.

73. Merchant's Association

There is only one merchant's association in Dhenkanal town. On every Monday, the working committee of the association meets to discuss their business policy.

74. Weights and Measures

Metric system of weights have been enforced in the district. Prior to enforcement of this system seer weights were in use. For measuring rice, paddy, pulses, and other foodgrains, 'Pital Gauni', 'Tambi', 'Mana', and 'Ada' were generally used. There was no system to verify and check these measures. So these measures varied not only

in nomenclature but also in capacities from area to area and the buyers were generally cheated. Besides, the traders were in difficulties while transactions were done between district to district. So, with a view to overcoming these difficulties, metric system of weights have been introduced as an All-India Standard. Initially difficulties were experienced by both the consumers and traders, but after regular practice and propaganda through distribution of conversion tables, charts, and pamphlets the system is now easily understood by the people.

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

Old Weights and Measures		Metric equivalent
Weights	Seer 105 Tola	1·224 grams
	Seer 80 Tola	0·933 grams
	Gunda	25·402 grams
	Gunda	12·701 grams
	Bisa Kathi 106 Tola	1·863 grams
Measures	Pital Gauni 210 Tola	2·449 grams
	Tambi 105 Tola	1·224 grams
	Mana 42 Tola	0·49 grams
	Mana 25 Tola	0·291 grams
	Ada 21 Tola	0·244 grams

APPENDIX I

A detailed account of Angul United Central Co-operative Bank from the year 1961-62 to 1969-70

Year	Member- ship	Working capital	Share capital	Reserve fund	Other fund	Savings deposit	Fixed deposit
1	2	3	4	5	6	7	8
1961-62	511	32,23,918	4,97,148	1,07,936	1,44,095	6,24,880	89,628
1962-63	517	38,24,396	5,98,227	1,22,994	1,59,392	8,60,245	70,708
1963-64	522	41,25,993	6,71,497	1,23,014	1,63,943	10,74,121	47,038
1964-65	527	47,02,924	7,46,183	1,40,581	1,88,341	7,34,846	65,228
1965-66	461	68,31,210	9,16,883	1,61,684	1,91,536	12,23,080	91,730
1966-67	451	74,93,735	11,55,583	1,76,220	1,96,383	14,41,440	4,70,574
1967-68	433	87,83,599	12,29,772	2,02,536	2,72,134	17,52,978	7,37,010
1968-69	310	77,74,507	12,04,810	2,31,524	3,27,495	17,11,902	9,63,354
1969-70	305	81,69,268	12,61,260	25,14,449	3,57,326	27,83,474	10,52,340

APPENDIX I

A detailed account of Angul United Central Co-operative Bank from the year 1961-62 to 1969-70

Year	Other deposit	Borrowings	Loans out-standing	Demand	Collection	Percentage of collection
1	9	10	11	12	13	14
1961-62	1,87,460	15,72,273	24,04,750	13,01,019	9,92,621	76%
1962-63	3,08,538	17,04,290	26,29,831	15,65,278	10,44,547	66%
1963-64	4,00,203	16,29,855	30,59,454	20,25,839	13,79,742	65%
1964-65	9,88,449	18,30,449	35,71,866	24,72,477	18,56,434	75%
1965-66	6,47,844	35,98,553	53,02,911	54,74,353	46,27,833	84%
1966-67	2,25,838	38,05,423	61,20,388	48,42,630	28,36,597	60%
1967-68	3,39,493	39,27,422	69,66,065	61,53,785	33,41,467	54%
1968-69	10,62,586	20,04,422	60,10,678	71,43,422	30,16,768	42%
1969-70	3,88,498	20,52,063	59,84,058	71,59,244	39,77,538	55%

APPENDIX II

A detailed account of Land Development Banks

Name	Member- ship	Working Capital	Share Capital	Reserve Fund	Deposit	Borrowing	Loan advanced	Loan collection
1	2	3	4	5	6	7	8	9
Dhenkanal	4,670	25,53,366	1,64,247	812	5,951	23,82,356	10,77,023	7,21,132
Hindol	840	5,19,142	36,828	..	704	4,81,610	3,77,588	4,287
Kamakhyaganar	2,760	20,45,893	1,28,720	..	3,927	19,13,246	10,65,458	49,693
Angul	3,218	14,20,383	1,19,942	..	1,731	12,98,710	7,06,559	66,429
Athmallik	715	7,23,623	59,835	145	450	6,63,193	4,50,329	56,278
Pal Lahara	222	1,50,220	28,848	4	..	1,21,368	80,075	N. A.
Talcher	569	4,21,215	47,191	..	4,094	3,68,930	2,12,730	22,731
Total	12,994	78,33,842	5,85,611	961	16,857	72,29,413	39,69,762	9,20,550

APPENDIX III

Procurement, export, and import of paddy, and rice in metric tons during the years 1958-59 to 1967-68.

Years	Procurement		Export		Import	
	Paddy	Rice	Paddy	Rice	Paddy	Rice
1	2	3	4	5	6	7
1958-59	5,585.13	1,867.538	4,597.944	2,090.144	1,693.804	771.599
1959-60	2,799.901	254.534	8,890.563	2,479.184	..	..
1960-61	1,409.811	160.717	202,224.383	1,642.256	..	44.789
1961-62	2,917.888	88.839	14,677.140	868.327	549.087	1,207.603
1962-63	47.697	18.027	253.916	43.675	..	7,640.081
1963-64	101.904	361.300	260.900	1,010.640	..	1,391.871
1964-65	1,579.644	136.776	..	963.892	..	1,413.050
1965-66	589.466	3.617	..	..	..	7,512.000
1966-67	277.575	..	..	..	..	3,643.000
1967-68	41.150	..	..	668.556	..	5,991.000

APPENDIX IV

A list of Rural Marketing Centres of the district—

Name of the subdivision	Location	Market days
(1)	(2)	(3)
Dhenkanal	Oukhama	Monday
	Alsua	Sunday
	Bainsinga	Wednesday
	Nuahat	Thursday, Monday
	Pengua	Sunday
	Motanga	Wednesday
	Odapada	Saturday
	Chainpur	Friday
	Gadasila	Friday
Kamakhyanagar	Kamakhyanagar	Monday
	Anlabereni	Thursday
	Kantiaputasahi	Tuesday
	Nuahat	Monday
	Goradapal	Tuesday
	Odilo	Sunday
	Adipur	Sunday
	Jiral	Friday
	Baisian	Wednesday
Sadanga	Tuesday	
Hindol	Rasol	Tuesday, Friday
	Budhithakurani	Sunday
	Arnapurna	Friday
	Kankadahat	Friday
	Jhilli	Tuesday
	Hindol	Saturday
Talcher	Jajangi	Saturday
	Bijigola	Friday
	Sipur	Sunday
	Derang	Tuesday
	Bajarahat	Wednesday
	Balanda	Wednesday
	Deulbera	Tuesday, Friday
Dera	Tuesday	

Name of the subdivision	Location	Market days
(1)	(2)	(3)
Pal Lahara	Pal Lahara	Sunday
	Nizagarh	Sunday
	Khamar	Monday
	Iti-hat	Friday
Angul	Beniabahal	Sunday
	Banarapal	Tuesday
	Jarpara	Monday
	Bantala	Wednesday
	Maratira	Tuesday
	Kosala	Thursday
	Chhendipada	Friday
	Bagadia	Monday
	Mahidharpur	Friday
	Tikarpada	Saturday
	Gotamara	Tuesday
Balaramprasad	Friday	
Athmallik	Kaintragarh	Tuesday
	Thakurgarh	Friday
	Pedipathara	Monday
	Paikasahi	Wednesday
	Ghusar	Tuesday
	Parashamal	Saturday
	Kualo	Friday
	Kishorengar	Sunday
	Raniakata	Tuesday
	Kadalimunda	Friday
	Bamur	Wednesday
	Randapa	Wednesday
Bainda	Sunday	

APPENDIX V

The activities of individual Regional Marketing Co-operative Societies in the district

Place name	Members	Working capital	Share capital	Reserve fund	Purchase	Sale
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Dhenkanal	388	7,39,342	3,29,274	2,19,809	10,51,193	12,14,106
Angul	202	3,36,895	3,23,489	11,326	2,94,416	2,70,665
Kamakhyanagar	51	57,323	39,750	411	1,02,330	1,24,724
Talcher	38	41,410	28,680	67	9,428	9,428