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remainder represented borrowing from other classes of traders. Please state specifically for STs the position in your state at present.	
17. One reason why money-lenders are preferred is that their modus operandi is simple, compared with the slow, cumbersome, elaborate procedure followed by the government agencies. Secondly, he is able to furnish cash timely (when the tribal needs it most) and readily. The revenue agencies and the cooperative agencies often fail in this regard, their procedures being callously long-winding and self-defeating. Has the State Government paid any attention in this regard? Please furnish your appreciation.	-do-
18. The Dhebar Commission recorded the nature of mal-practices followed by money-lenders and their observations are valid even to-day. They mentioned the following:	-do-
(i) There is evasion of the regulations and legislation and money-lenders take little notice of the restrictions imposed on their operations.	
(ii) The transactions between tribals and money-lenders are generally oral. Even when they are reduced to writing, the amount for which pro-notes are given include the usurious portion.	
(iii) Sometimes the usurious portion of interest, much higher than that prescribed in the regulations or legislation, is deducted in advance from the sum advanced.	
(iv) In many tribal areas, as in Madhya Pradesh, Chhatisgarh, Orissa and Tripura, the crop is invariably mortgaged in advance. In Tripura and parts of West Bengal, according to the "Dadan" system, it is a condition for the advance of a loan that the crop has to be sold to the money-lender at harvest time.	
(v) In several tribal areas, though the title to the land is nominally with the tribal debtor, it is under usufructuary mortgage to the money-lender, who reaps full benefit of it.	