

Huṇḍī and *Nirakh Huṇḍāwan*: Indic Mercantile Instruments in the Persianate Bazaar

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Abstract

The *huṇḍī* or Indic mercantile instrument integrated networks of merchants and bankers across Persianate bazaars from South Asia to Central Asia, Iran and East Africa. Merchants performed long-distance financial transactions by means of this instrument, catering to both private individuals and the state. While much has been written about the commercial use of *huṇḍīs*, this paper turns to the working of *huṇḍīs* at the interface of mercantile and state institutions, looking in particular at the Jaipur state's collection of *nirakh huṇḍāwan* registers—which tracked the rate of discounting of *huṇḍīs* on a daily basis. Produced at the mercantile centre of Sanganer, and open to inspection by the Jaipur state, these registers lie at the intersection of commerce and governance, and of corporation and state. They reveal an 'economically curious' state, which accessed and used data collected and maintained by mercantile entities to make significant economic decisions.

Keywords

huṇḍī – *nirakh huṇḍāwan* – merchants – Jaipur – Rajasthan

Introduction¹

Commonly defined as a bill of exchange, promissory note, cheque or credit/financial instrument that is used in transfer or remittance of money from

¹ The Romanisation of Arabic and Persian words in this article follows JESHO's modified IJMES guidance, and a LOC-based common schema adopted for this special issue, for Bengali,

one place to another, the precise legal form of the *hunḍī* is not easy to define. Especially confounding is its similarity to the instrument identified by the Arabic word *hawāla*.² Vocalised with a hard retroflex “ḍ,” and therefore representable in the Perso-Arabic script only with South Asia-specific diacritics, the *hunḍī* is a form of commercial instrument—specifically associated with Indian merchants—that became a global phenomenon during the 19th century through its circulation in Central Asia, Iran, Russia, Europe, Arabia, and East Africa.³

Although the *hunḍī* has long been associated with South Asian mercantile dealings, its operations have remained elusive. The *Bahār-i ‘Ajam*, a Persian dictionary compiled in 1739, defines the term “*hinḍūī/hunḍwī*” as the practice of depositing money with a *sarrāf* (banker) and taking a written slip to receive money at another place. It further states that it is an Indian (Hindustani) custom and referred to as “*suftā*” in Persian.⁴ The *Mirāt-i Aḥmadī* also translates the Hindi term “*hinḍūī/hunḍwī*” in Persian as ‘*suftā*,’ referring to a transfer of

Gujarati, Hindi, Marathi and Rajasthani words. To reconcile the two schemas, we have introduced minor variations to the LOC schema to ensure distinct diacritics. In many cases, the same word occurs in multiple languages but is pronounced differently; Romanisation used follows the phonetic context. For the common schema, see pp. 483–5 of this issue.

- 2 The *hawāla* has been suspected, in many cases unfairly, of being utilised for global criminal financing. See D. Sharma, “Historical Traces of Hundi, Socio cultural Understanding, and Criminal Abuses of Hawala.” *International Criminal Justice Review* 16/2 (2006): 99–121; M. Martin, “Hundi/Hawala: The Problem of Definition.” *Modern Asian Studies* 43/4 (2009): 909–37.
- 3 C. Markovits, *The Global World of Indian Merchants, 1750–1947: Traders of Sind from Bukhara to Panama* (Cambridge: Cambridge University Press, 2000): 65–6, 159–60, 186–7; idem, “Merchant Circulation in South Asia (Eighteenth to Twentieth Centuries): The Rise of Pan-India Merchant Networks.” In *Society and Circulation: Mobile People and Itinerant Cultures in South Asia 1750–1950*, ed. C. Markovits, J. Pouchepadass and S. Subrahmanyam (Delhi: Permanent Black, 2003): 135; idem, *Merchants, Traders, Entrepreneurs: Indian Business in the Colonial Era* (Ranikhet: Permanent Black, 2008): 191, 238–9; A. Burnes, *Travels into Bokhara: Being the Account of a Journey from India to Cabool, Tartary and Persia*, vol. 1 (London: John Murray, 1834): 168–70; for Europe and Arab see, G.A. Nadri, *Eighteenth-Century Gujarat: The Dynamics of Its Political Economy, 1750–1800* (Leiden and Boston: Brill, 2009): 68–70; A. Das Gupta, *Indian Merchants and the Decline of Surat c. 1700–1750* (New Delhi: Manohar, 1994): 86; for East Africa see, D. Sharma, “Research Ethics and Sensitive Behaviors: Underground Economy.” In *The Handbook of Social Research Ethics*, ed. D.M. Mertens and P.E. Ginsberg (Thousand Oaks, CA: SAGE Publications, 2009): 427; C. Sander and S.M. Maimbo, “Migrant Remittances in Africa: A Regional Prospective.” In *Remittances: Development Impact and Future Prospects*, ed. S.M. Maimbo and D. Ratha (Washington: The World Bank, 2005): 65.
- 4 Tek Chand Bahar, *Bahār-i ‘Ajam*, vol. 2 (Lucknow: Munshi Nawal Kishor, 1916): 498; see also F. Steingass, *A Comprehensive Persian-English Dictionary* (New Delhi: Manohar, 2008): 684.

money from one place to another.⁵ British commentators knew these bills as *hoondie* and understood them to be “bills of exchange.”⁶ But in fact the *hundī* was widely used as a commercial instrument in the seventeenth and eighteenth centuries throughout the Mughal Empire, including in the region corresponding to the present-day state of Rajasthan.⁷ This archetypal device of South Asian capitalism came under suspicion during colonial rule, leading to legal restrictions on its use and alterations of the terms of its enforcement in case of dispute.⁸ The legacy of that colonial process is that *hundīs* are not covered by the Negotiable Instruments Act 1881 (NIA), and hence, the Indian Government has not provided a fixed legal definition of the term.⁹

In this paper, I shall examine the instrument of *hundī* in historical context, with particular reference to Rajasthan in the era of Mughal rule. I shall examine the form of the document in detail, analysing its formal structure, layout, and material features, including symbols, as well as its typical informational content, which encompassed the amount of money exchanged; conditions attached to and persons involved in said exchange; and the dates and places of the various micro-transactions entailed by the exchange. While it is well established that the *hundī* played a significant role in Indian economic history, questions as to how it actually worked, and the risks and expenses involved in its use, have not been adequately explained. Through a close study of the form of the *hundī*, the present article explores this financial instrument in action.

Beyond looking at the *hundī* as a financial instrument, this article also explores registers of rates of commission on *hundīs* (*nirakh hundāwan*), which were a key tool, both for mercantile tracking of prices of credit, and for state management of trade and finance in the Mughal and post-Mughal eras.¹⁰

5 Ali Muhammad Khan, *Mirāt-i Aḥmadī*, ed. Syed Nawab Ali, pt. 1 (Calcutta: Baptist Mission Press, 1928): 411.

6 C.N. Cooke, *The Rise, Progress, and Present Condition of Banking in India* (Calcutta: P.M. Cranenburgh, Bengal Printing Company, 1863): 21.

7 Mamta Tyagi, “The Role of *Hundis* in the Jaipur Kingdom in Pre-Colonial India.” *Social Scientist* 42/3-4 (2014): 25-44; Irfan Habib, “The System of Bills of Exchange (*Hundis*) in the Mughal Empire.” *Proceedings of the Indian History Congress* 33 (1971): 290-303.

8 R. Birla, *Stages of Capital: Law, Culture, and Market Governance in Late Colonial India* (Durham: Duke University Press, 2009): 60-6; see, *The Negotiable Instruments Act, 1881: Act XXVI of 1881*, section 1 (Calcutta: Office of the Superintendent of Government Printing, 1897): 8.

9 The Reserve Bank of India on its museum page states that *hundīs* have no legal status and are not covered under the Negotiable Instruments Act, 1881. See, Reserve Bank of India, under Indian Currency-Museum, accessed January 19, 2019, https://rbi.org.in/Scripts/ms_hundies.aspx.

10 *Nirakh* is the Rajasthani form of the Persian word *nirakh*.

Focusing particularly on the eighteenth-century Jaipur State (formerly known as Amber) in Rajasthan, this essay analyses an intense and sustained level of state interest and intervention in financial markets by the systematic tracking of huṇḍī-discounting rates. Using evidence from a range of other sources, mainly Persian- and Rajasthani-language state correspondence and fiscal records, this paper proposes that the nirakh huṇḍāwan registers, created by the merchant classes, were accessed and utilised by state authorities too. Through an investigation of the links between the financial instrument, the register of commission rates, official correspondence and fiscal records, I place this study in conversation with the central concern of this special issue of *JESHO*, which is to trace the various forms of systematic writing that enabled the circulation of money, goods and credit around the Persianate world.

In undertaking this task, this article will contend with the challenge that although there are profuse references to huṇḍīs in a variety of texts from the Mughal period, no huṇḍīs earlier than the nineteenth century have been reproduced, to the best of my knowledge.¹¹ In lieu of an earlier example of the form, I offer structural analysis of an early nineteenth-century huṇḍī from Jaipur State, working with the presumption that the form remained relatively stable throughout the nineteenth century in this region. In addition, I will consult forms of documentation substantially connected with the use and management of huṇḍīs, especially registers of nirakh huṇḍāwan, but also petition (*arzdasht*), the collection of miscellaneous papers including *parwānā* (a letter from a man of power to his subordinate), letters and petitions known as the Amber records (*Amber abhilekh*), official correspondence (*khatūt ahalkaran*), royal letter (*kharitā*), diplomatic reports (sometimes known as *vakīl* reports), and caste and community records (*dastūr komwār*).¹² All these records show that the practice of issuing and cashing huṇḍī was widely operative in, and of interest to the Jaipur State.

After explaining the basic form and function of this instrument, I shall proceed to the main contribution of this article, which is an analysis of registers that record the rates of cashing in of huṇḍīs at the mercantile centre of Sanganer, near Jaipur. Evidence internal to the registers themselves suggests that they were the products of documentation practices of local bankers or

11 However, it seems that there are huṇḍīs of the late eighteenth century that have survived in the *Kapad Dwara* section of Maharaja Sawai Man Singh II Museum, Jaipur (Rajasthan). See G.N. Bahura and C. Singh, ed. *Catalogue of Historical Documents in Kapad Dwara, Jaipur* (hereafter *Kapad Dwara*), vol. 1 (Amber-Jaipur: Jaigarh Public Charitable Trust, 1990): 121, 123.

12 These archival sources are preserved in the section of Jaipur Records section of the Rajasthan State Archives, Bikaner.

merchants. The state instructed its officials to keep an eye on these registers and received the prevalent *huṇḍāwan* rates from its contacts in the mercantile classes. Available from the eighteenth century onwards, registers of *nirakh huṇḍāwan* offer evidence of not only the prolific and sustained use of *huṇḍis* in the region but also the intimate entanglement of this Indic commercial instrument with the Mughal-Rajput world of Persianate governance and point to the entanglements of the *sarkār* (government) and bazaar in Persianate Rajasthan.

1 **Huṇḍis in Persianate Rajasthan**

Through the widespread circulation of elite models of learning and governance from Iran and Central Asia, Persian reached the zenith of its social, cultural, and political influence from China to the Balkans and from Siberia to Southern India between the 16th and 18th centuries.¹³ In South Asia, the Mughal Empire offered new vistas and opportunities for Persian-literate secretaries, Sufis, and savants. Being an integral part of the Mughal Empire, Rajasthan was also a major zone of Persianate cultural exchange. Most prominently, the influence of Persian language can be seen in Rajasthani language, in the form known as *ḍhunḍhāri*, which belonged to the Central group of the Indo-Aryan family and is also known as *Jaipuri*.¹⁴ With respect to administration and governance in particular, it is notable that everyday records were prepared in Persian and Rajasthani languages. Some examples of Persian records, many of which are preserved in the Rajasthan State Archives in Bikaner, are *vakīl* reports, *arzdāshts*, court newsletters (*akhbārāt-i darbār-i muallā*), *khatūt ahalkaran*, and agreements (*iqrār-nāmas*). Even some Rajasthani records were titled using Persian terms, such as *nirakh bazaar* (records of market prices), *arzdāsht*, *khatūt ahalkaran*, and *siyāha huzūr* (proceedings of the court). Moreover, Rajasthani *arzdāshts* featured many Persian words, including *darobast* (entirety), *rukhsat*

13 For the concept of the “Persianate,” M.G.S. Hodgson, *The Venture of Islam: Conscience and History in a World Civilisation*, vol. 2 (Chicago: Chicago University Press, 1974): 293; N. Green, ed., *The Persianate World: The Frontiers of a Eurasian Lingua Franca* (Oakland: University of California Press, 2019): xiii, xv, 1, 29, 36.

14 Jaipuri was a European coinage to name the main language of Eastern Rajasthan. See G.A. Grierson, *Linguistic Survey of India*, vol. 9, pt. 2 (1908; repr., Delhi: Low Price Publications, 1990): 1-3, 31-3. According to him, Rajasthani contains five dialects: those of the West, North-East, Central-East, and two of South-East. The Central-Eastern dialect of Rajasthani language has four forms of speech, namely Jaipuri, Ajmeri, Harauti, and Kishangarhi.

(departure), *tankhwāh* (salary), *salāmat* (safety, blessed), *ināyat* (favour, solicitude), *khidmat* (service), *haqīqat* (truth, reality), and *qadīm* (ancient). Thus, even if Rajasthan was not a Persian-speaking land, it was undoubtedly a Persianate one.

In the Persianate bazaar, money was remitted by means of huṇḍī in Rajasthan¹⁵ and throughout the Mughal Empire more broadly.¹⁶ Though metallic currency (bullion and base) was used for business transactions, it was not feasible for ordinary individuals to carry such currency with them due to the frequent insecurity of distant routes passing through territories subjected to varying degrees of imperial control.¹⁷ The merchant-traveller Jean-Baptiste Tavernier (1605-89) describes the perils of this kind of journey:

I showed him my goods, and presented to the Prince ... I agreed with him as to the price of my goods, and afterwards I went to his wazir to receive my bill of exchange payable at Kasimbazar. Not that he was unwilling

- 15 Arzdāsht (Persian), bundle no. 04, register no. 25 (new)/3142 (old), *Shawwal* 18, AH 1120/AD 1708; See also, B.L. Bhadani, "Money-Lending and Exchange in 17th and 18th Century Marwar." *Proceedings of the Indian History Congress* 38 (1977): 266-79; S.P. Gupta, "Money Lending and Banking in Eastern Rajasthan during the 17th and 18th Centuries." *Proceedings of the Indian History Congress* 47 (1986): 382-90; N.S. Rao, "Role of Traders, Bankers and Money Lenders in the Economy of the Hada State of Kota (c. 1670-1800)." *Proceedings of the Indian History Congress* (2015): 149-63; Tyagi, "The Role of Hundis": 25-44.
- 16 Abul Fazl, *Akbarnama*, trans. H. Beveridge, vol. 3 (Calcutta: The Asiatic Society, 2000): 1139; Sujan Rai Bhandari, *Khulāsātut Tawārikh*, ed. Zafar Hasan (Delhi: J. and Sons Press, 1918): 25; Khan, *Mirāt-i Aḥmadī*: 410-11; Sheikh Yaseen Jhunsavi, *Manāqibul Ārifīn*, trans. Syed Ghulam Simnami Jaunpuri, vol. 1 (Delhi: Shah Abdul Aleem Aasi Foundation, 2018): 152-3; P. Mundy, *The Travels of Peter Mundy in Europe and Asia 1608-1667*, ed. R.C. Temple, vol. 2 (London: The Hakluyt Society, 1914): 290, 368-9; J.B. Tavernier, *Travels in India*, trans. V. Ball, ed. William Crooke, vol. 1 (London: Oxford University Press, 1925): 106, 108; M.S. Commissariat, *Mandelslo's Travels in Western India (1638-1639)* (London: Oxford University Press, 1931): 27-8; N. Manucci, *Storia do Mogor 1653-1708*, trans. W. Irvine, vol. 1 (London: John Murray, 1907): 241; see also, L.C. Jain, *Indigenous Banking in India* (London: Macmillan and Co., 1929): 70-83; Habib, "The System of Bills": 290-303; G.D. Sharma, "Business and Accounting in Western India during the Eighteenth Century." *Proceedings of the Indian History Congress* 46 (1985): 310.
- 17 Arzdāsht dated Āsoj *Sudi* 13, vs 1751/AD 1694; Khatūt Ahalkaran dated Phālgun *Sudi* 7, vs 1751/AD 1694; Arzdāsht dated Kārtik *Vadi* 14, vs 1761/AD 1704; Arzdāsht dated Paush *Sudi* 1, vs 1774/AD 1717. In this article, I have used Hindi calendar months as mentioned in the archival sources such as Chaitr, Baisākh, Jyeshth, Asārh, Sāwan, Bhādwā, Āsoj, Kārtik, Māngsir, Paush, Māgh, and Phālgun. Every month is divided into two halves called sudi and vadi. The former covers the time period when the new moon sights to the next full moon and the latter covering the duration from the full moon to the next new moon. Regarding Vikram Samvat (vs), I have simply decreased 57 years from the given Samvat year to obtain Christian era.

to pay me at Dacca, but the Dutch, who were more experienced than I, warned me that there was risk in carrying silver to Kasimbazar ...¹⁸

Yet even as the *huṇḍī* was a pragmatic vehicle for remitting money across long distances, it also gradually became a preferred alternative currency within virtually all kinds of financial transactions.¹⁹ Here it is worth noting that recurring shortages of currency did not drive the use of *huṇḍīs* as Mamta Tyagi has suggested;²⁰ however it did affect *huṇḍāwan* rates. *Huṇḍīs* facilitated transactions over long distances, which would otherwise have been difficult and dangerous.

Any transaction with a *huṇḍī* required the participation of at least three individuals. The first individual, the drawer, addressed a *huṇḍī* to a second individual, the drawee, who was located at a particular place. The drawer was the *huṇḍī*-issuing authority, while the drawee received the *huṇḍī* addressed to him and then made the payment of a requisite amount to a third individual, the payee, who was physically in possession of the *huṇḍī*. Because the payee was the ultimate beneficiary of the cash transaction, he or she was usually named in the *huṇḍī*. In addition, the drawer sent a copy (*naql*) of the *huṇḍī* to the drawee responsible for making the payment. The copy mentioned the details of the *huṇḍī* as well as a request that once the original *huṇḍī* is received the payment should kindly be made. This mechanism notified the drawee in advance of the transmission of a *huṇḍī* for a particular amount, prompting him to ensure his access to sufficient funds to pay the bearer of *huṇḍī*. If the copy did not tally with either the details of the *huṇḍī* or was not received before the *huṇḍī*, the payment was put on hold for a period of three days in a process known as *kharī* until the information was received from the drawer.²¹

Broadly speaking *huṇḍīs* can be divided into two types based on the conditions governing their conversion into hard cash: *darshanī* and *muddatī*. As suggested by its root word *darshan* (seeing or sight), a *huṇḍī* of the *darshanī* type was payable on demand, while a *muddatī* *huṇḍī* was payable after a stipulated period (*muddat*) mentioned in the *huṇḍī* and reckoned from the date of issue, ranging from as short as 11 days to as long as 361 days.²² For instance, a

18 Tavernier, *Travels*: 106.

19 Arzdāsh̄t dated Sāwan Sudi 3, vs 1733/AD 1676; Arzdāsh̄t dated Kārtik Sudi 12, vs 1732/AD 1675; Arzdāsh̄t undated vs 1826/AD 1769; Tavernier, *Travels*: 106.

20 Tyagi, "The Role of *Hundis*": 25.

21 Tavernier, *Travels*: 106, 108; Jain, *Indigenous Banking*: 78-80; see, Arzdāsh̄t dated Sāwan Sudi 2, vs 1742/AD 1685.

22 Jain, *Indigenous Banking*: 80. See also Amber Abhilekh dated Baisākh Vadi 11, vs 1783/AD 1726.

state official called Jaskaran informed another state official called Parmanand that a hunḍī of Rs. 7000/- was offered by the drawer for a stipulated period of either 15 or 21 days, but due to the need of ready money on the spot, the payee requested a darshanī hunḍī.²³ The payee was permitted to collect interest if the amount of the muddatī hunḍī was not paid within the stipulated period.²⁴ The darshanī type could be further divided into the *dhanījog* and the *sahjog* hunḍī, while the muddatī hunḍī encompassed these two sub-types as well as the *jokhamī* hunḍī. A dhanījog hunḍī was payable to the dhanī (owner) i.e. the payee. In the case of the sahjog hunḍī, the drawer and drawee were required to check that the presenter of the hunḍī was a proper or respectable person, i.e. a sah, to collect the money.²⁵ Finally, the jokhamī hunḍī was used for goods dispatched from one place to another and contained “certain conditions, in accordance with which, if the goods are lost or destroyed in transit, the drawer or the holder of the hunḍī has to suffer the loss ... who buys it with full knowledge of the risk. The buyer of such hunḍīs, therefore, acts as an insurance agent.”²⁶ In one instance, the official Lalchand reported to Raja Sawai Jai Singh that in light of the fact that the *dīwān* Munsif Ali Khan was coming from Bengal, a jokhamī hunḍī drawn on the imperial treasury along with *sāhukārs*’ (moneylenders) property worth Rs. 50000000/- (five crore rupees) would be conveyed to the *dīwān*.²⁷

Multiple hunḍīs of smaller denominations enabled the transmission of especially large sums of money. Different bankers either issued or encashed such hunḍīs. For example, a state official called Pragdas informed Mirza Raja Jai Singh in 1644 that the sum of Rs. 8084/- had been sent to Sanganer (the key mercantile centre near Jaipur) through eight hunḍīs²⁸ in which seven hunḍīs (Rs. 7083, *āṇna* 8)²⁹ were issued from *parganā* (district) Bahatri and one hunḍī of Rs. 1000, *āṇna* 8 was issued from *parganā* Jalilpur. In fact, however, the actual sum remitted was somewhat less than this, as we see from Table 1.

23 Amber Abhilekh dated Baisākh Vadi 11, VS 1783/AD 1726. The term ‘*abādo*’ mentioned in this document for muddatī hunḍī.

24 G.S. Sharma, *Sources on Social and Economic History of Rajasthan 17th-20th Century A.D.* (Bikaner: Vikas Prakashan, 2005): 22-3.

25 G. Agarwal, “Vāṇijya Vyāpār me Munim Gumāshṭon kī Bhūmikā- Poddār Sangrah.” *Maru Shri* (July-December, 1981): 23-4, 39.

26 Jain, *Indigenous Banking*: 78; Habib, “The System of Bills”: 297.

27 Arzdāshṭ dated Jyeshṭh Sudi 3, VS1766/AD 1709.

28 Arzdāshṭ dated Phālgun Sudi 10, VS 1701/AD 1644.

29 *Āṇna* was a 1/16th part of a silver rupee.

TABLE 1 Drawers, drawees, and amounts sent to Sanganer in eight huṇḍīs

S. no.	Drawer	Drawee	Amount (Rs./As.)
Seven huṇḍīs from parganā Bahatri			
1	Sah Chatar Amarhari Godi	Sah Mahidas Parikh	2628/-
2	Sah Bhogidas	Sah Mahidas Parikh	950/-
3	Sah Rahi Chand and Kushal Chand	Sah Mahidas Parikh	950/-
4	Sah Jagsi Dayal Dās	Sanghi Netsi	77/-
5	Sanghi Sahasmal and Rakhildas Bharmal	Sah Mahidas Parikh	1500/-
6	Sah Kalaimal	Sah Mahidas Parikh	600/-
7	Sah Sahimal Ajairaj	Sah Mahidas Parikh	200/-
Subtotal of money transferred by seven huṇḍīs			6905/-
One huṇḍī from parganā Jalilpur			
8	Sah Chatar Amarhari Godi	Sah Mahidas Parikh	974/8

At first glance, the arzdāshṭ describing the above transaction suggests that seven huṇḍīs amounting to Rs. 7083, āṇṇa 8, were sent from parganā Bahatri to Sanganer, but in fact, the total sum thus remitted through seven huṇḍīs was Rs. 6905; Rs. 178, āṇṇa 8 were evidently deducted at the time of issuing huṇḍīs. Breaking this deduction down further, Rs. 123, āṇṇa 14 was charged as huṇḍāwan at the rate of 1.75%, and Rs. 54, āṇṇa 10 was deducted as *kasūr* (a sort of penalty or surcharge for debased coins incurred when issuing huṇḍīs). Similarly, a huṇḍī amounting to Rs. 1000, āṇṇa 8 was to be sent from parganā Jalilpur to Sanganer after the deduction of huṇḍāwan and *kasūr* (Rs. 17, āṇṇa 8 + Rs. 8, āṇṇa 8 = Rs. 26/-). Hence the actual sum remitted was Rs. 974, āṇṇa 8.

In order to explore the nuances of how the huṇḍī worked in practice, it is essential to examine its formal composition more closely. In the seventeenth-century Rajasthan, the huṇḍī was evidently drawn in the form of ordinary letters without any salutations, particularly in government transactions. For example, we find from 1669 the following reference to the issue of a muddatī huṇḍī “200 huṇḍī Burhanpur *ri* Shah Manohar Das Man Singh *upar* Narayan Das Akhe Raj *ri likhi*, *Falgun* Sudi 15, *din* 36” (A huṇḍī worth Rs. 200/- of Burhanpur was written, dated Phālgun Sudi 15, by Narayan Das Akhe Raj upon Sah Manohar Das Man Singh payable after the stipulated period of 36 days).³⁰ But during the nineteenth century, Rajasthani bankers during the course

30 Sharma, *Sources on Social*: 24.

of migration to the port cities of British India used vernacular (Rajasthani) huṇḍīs which were conditional and written in the form of a letter with formal salutations. They wrote huṇḍīs according to the customary usages of the party concerned and the place where it was issued.³¹

As an example of the standard form, let us examine a huṇḍī currently housed in the Kapad Dwara section of the Maharaja Sawai Man Singh II Museum in Jaipur (See Fig. 5 and 6 in the appendix). This huṇḍī was drawn by Mansaram Suratram upon Bakhtawarmal Rekhchand³² for the amount to Rs. 30000/- on behalf of Jaipur State to the camp of Daulat Rao Sindhia, the Maratha ruler of Gwalior.³³ In the right-hand margin at the top of this huṇḍī, Seth Sanwaldas³⁴ signed, but it is not clear that he paid out the money. The amount to be sent appeared four times: two times in figures and two times in words in which twice and one-fourth of the total amount were mentioned, respectively. The date of issue (Chaitr Sudi 13, VS 1867/AD 1810) along with the stipulated period of 25 days is also given. Because it was a muddatī huṇḍī, the amount was payable after this stipulated period of time reckoned from the date of issue. The endorsement note in Marathi-Modi script on the reverse side stated that on the date of Jyeshth Vadi 3, the huṇḍī was approved and the amount received by Bāpuji Nimbalkar. No huṇḍāwan charges were mentioned. The size of the paper is 23.7 × 10.5 cm; however, this is not a uniform size of paper for all huṇḍīs. The language of the main text of this huṇḍī is Ḍhuṇḍhāri. The script of the huṇḍī and nirakh huṇḍāwan registers is *muṛiyā*, a variant of the Devanagari script. It is also known as modi and *mahājani* script. Generally, *mātrās* (symbols to add vowel sounds) are not used in this script. In this script, a line is drawn first, and along it the words or sentences are written as is visible in figures 5 and 6. It is written in an unbroken and continuous flow.³⁵

Whenever the original text (*khokā*)³⁶ of a huṇḍī was lost, there was the option to produce a second copy (*paith*)³⁷ and a third copy (*parpaith*).³⁸ If

31 Ibid.: 24-5.

32 Seth Bakhtawarmal Rekhchand and Mansaram Suratram were prominent bankers. See Bahura and Singh, *Kapad Dwara*, catalogue no. 942, 945-6.

33 During this period, the Jaipur state paid tributes to the Marathas to protect Jaipur. See for reference Bahura and Singh, *Kapad Dwara*, catalogue no. 918, 925, 931, 943, 946.

34 Seth Sanwaldas was also a prominent banker during those days.

35 V.K. Garg, *Trade Practices and Traditions: Origin and Development in India* (New Delhi: Allied Publishers, 1984): 107-10.

36 Jain, *Indigenous banking*: 82.

37 Arzdāsht dated Māngsir Sudi 14, VS 1760/AD 1703. A paith (copy of actual huṇḍī) of Rs. 50/- was issued; Arzdāsht dated Baisākh Vadi 9, VS 1742/AD 1685; Arzdāsht dated Asārh Vadi 9, VS 1744/AD 1687.

38 Arzdāsht dated Paush Vadi 4, VS 1761/AD 1704; for definition see, B. Sakaria and B. Sakaria, *Rajasthani-Hindi Shabdkosh* (Jaipur: Panchsheel Prakashan, 1982): 727.

all three copies were lost, members of the community where the *huṇḍī* was issued could draw up another copy (*maijar/manjuranāma* or *panchāyati*).³⁹ The community members empowered so to act were known as the *panch*, namely a group of five members of a particular community (such as bankers or merchants) who were required to solve the community's problems. Usually, a banker had several branches at different places for carrying out various monetary transactions. These branches were looked after by agents (*munīm* or *gumāshṭā*).⁴⁰ Agents took an oath to work honestly and to refrain from taking bribes or entering into contracts with external parties. However, dishonest conduct was not always avoidable.⁴¹ Sometimes agents gave fake *huṇḍīs* to merchants. A fake *huṇḍī* was often indistinguishable from an authentic *huṇḍī* until the merchant received it for encashment. Persian documents of the *Poddār* collection provide an instance in which the Delhi-based agents of the merchant Seth Mirjamal Poddar, the banker Himmat Singh, and Ganga Prasad, agent of a *sāhukār* of Mathura, were involved in issuing a fake *huṇḍī* of Rs. 2100/- that was not encashed by the drawee, a *sāhukār*, at Mathura. When this information came to light, Ganga Prasad fled, and Himmat Singh absconded under the aegis of the chief (*raīs*) of Kotla Nawab Amir Ali Khan. When Captain Martin Wade came to learn of their misconduct, he asked the *raīs* of Kotla to demand that Himmat Singh Mahajan issue a valid *huṇḍī* to Poddar.⁴² There are also reports of agents stealing *huṇḍīs* and later selling and encashing them at the same or different places. It was reported that a *huṇḍī* of Rs. 1000/- was sent by a *sāhukār* via an agent to a *sarrāf* who had to honour it for the salary of an official. However, the agent disappeared with the *huṇḍī*.⁴³ Furthermore, there are references to the detention of dishonest agents and their family members by the bankers or owners of the firms. Bankers obtained letters of authority from the government to take action and punished the corrupt agents without the interference of government.⁴⁴

A very interesting nineteenth-century Urdu manual on *huṇḍīs*, compiled under colonial direction, offers some insights into the methods of dealing with

39 Jain, *Indigenous banking*: 82; see also, Sharma, *Sources on Social*: 23-4.

40 Bhandari, *Khulāsatut Tawārīkh*: 25; Vakīl Report dated Baisākh Sudi 8, vs 1769/AD 1712, Jaipur Records, RSAB.

41 Agarwal, "Vāṇijya Vyāpār": 53.

42 Captain Martin Wade was a diplomatic agent of British India. He managed the relations between the Indian rulers and British and had authority for settling the matters. G. Agarwal, *Potedār Sangrah ke Fārsi Kāghzāt* (Churu: Lok Saṁskṛti Shodh Saṁsthān, 1978): 44-7.

43 Vakīl Report dated Baisākh Sudi 8, vs 1769/AD 1712.

44 Agarwal, "Vāṇijya Vyāpār": 50-8.

fraud associated with huṇḍīs.⁴⁵ In the text, we find reference to an instance where a Person A stole a huṇḍī of Person B and sold it to Person C who sold it on to Person D, who encashed it and took the money from the drawee. After some time, person B realized that his huṇḍī had been either lost or stolen and requested the huṇḍī-issuing authority, which is to say the drawer, to issue a paith. When he asked the drawee to discount his huṇḍī by showing the paith, it was found that the drawee had already given the money to Person D. Then, as per the rules, the drawee asked for the parpaiṭh from both Persons B and Person D. Since Person B brought the parpaiṭh immediately and Person D could not bring the parpaiṭh, it was discovered that Person D had cashed a stolen huṇḍī. After this, the drawee took the money from Person D and gave it to Person B while Person D retrieved his money from Person C. In this way, Person C suffered the most and had to face loss because he had bought the stolen huṇḍī from Person A without making any appropriate investigation.⁴⁶

In another part of this manual, we came across a discussion of the '*chitṭhī zikrī*' which was a *sanad* (document) given to the payee at the time of dispute when huṇḍī was not discounted by the drawee. In this situation, the drawer wrote a *zikrī chitṭhī*, containing the details of huṇḍī, in the name of another *sarrāf/arḥatiyā* (agent, broker), instructing the latter to discount the huṇḍī.⁴⁷

Bankers and merchants not only had their encashing facilities at different places, but they also formed partnerships with other merchants in the huṇḍī business.⁴⁸ The family members of Seth Mirjamal had a number of branches, including at Ajmer, Ramgarh, Delhi, and Jaipur.⁴⁹ In circulating across regions, huṇḍīs became bilingual instruments with certain procedures, such as endorsement, understood and executed in different languages. It was common for endorsement notes to be written either by the banker or his agent at the destination of the huṇḍī in the local language and script. Evidence suggests that a huṇḍī issued from Kapurthala to Delhi was written in *muriyā/modi* script, but the endorsement note was written in Persian at Delhi.⁵⁰

Huṇḍī-based transactions were based on mutual trust between issuing and encashing merchants and their representatives. But occasionally, a merchant chose not to honour a huṇḍī issued in his name. This choice could be

45 Nanak Chand, *Makhzan al-dastūr-i Hundviāt* (Delhi: 1876). I thank Chander Shekhar and Nandini Chatterjee for sharing this rare book with me.

46 Ibid.: 24-5.

47 Ibid.: 19-20.

48 Agarwal, "Vāṇijya Vyāpār": 8-18.

49 Ibid.: 24.

50 See, V. 277-*Poddār* collection, Churu (Rajasthan) cited in Garg, *Trade Practices*. Images are given at the end of the book.

attributed to several reasons: the encashing merchant declared himself bankrupt; there was a previous unpaid balance that had to be cleared before the *huṇḍī* could be honoured; or the merchant was not available at the requisite place and time.

Such reasons explain the results of three *huṇḍīs* amounting to Rs. 10000/- and issued by Gaj Singh at Lahore to three merchants in Delhi. The amount of Rs. 5000/- was to be drawn from the shop of Kharagsen Hathiram, who promised to pay after 15 days and then made further delay. Ultimately, it was delayed for over a month. Another *huṇḍī* worth Rs. 2500/- was issued for Dhanesar, but he was not present for payment. A third *huṇḍī* amounting to Rs. 2500/- was drawn upon Dhola Maha Singh. He also promised to hand over the money after 15 days. Despite the *sāhukārs* of the area and Gaj Singh instructing him to deliver the money to state officials, he refused, stating that payment would not be made until outstanding balances were cleared. Even when the agent of Kharagsen Hathiram requested money to resolve these expenses, no money materialized. At this point, the money would only be given after the state provided a penalty (*gunahgāri*) to the banker; otherwise no *sāhukār* would give money to the state.⁵¹ Sometimes the drawer asked the drawee not to make payment to the payee. Tavernier sold some goods to a prince, son of Shaista Khan, governor of Bengal, who paid him handsomely. He converted his earnings into bills of exchange payable at Kasimbazaar. Though his *huṇḍī* was valid, the drawee did not pay him per the instructions of Shaista Khan.⁵² It is probable that the latter sent another document to the drawee to dishonour the *huṇḍī*.

2 Nirakh Huṇḍāwan: Registering Huṇḍī-Based Transactions between Market and State

The old notion that early modern Islamic states were relatively uninterested in trade has been roundly and convincingly refuted.⁵³ In the case of early modern South Asia in particular, studies across several regions, including Bengal, Maharashtra, and southern India, have demonstrated that state

51 Vakil Report dated Baisākh Sudi 8, vs 1769/ AD 1712; see also, Mundy, *The Travels of Peter Mundy*: 368.

52 Tavernier, *Travels*: 106-8.

53 M.N. Pearson, *Merchants and Rulers in Gujarat: The Response to the Portuguese in the Sixteenth Century* (Berkeley: University of California Press, 1976); K. Leonard, "The 'Great Firm' Theory of the Decline of the Mughal Empire." *Comparative Studies in Society and History* 21/2 (1979): 151-67; James D. Tracy, ed., *The Rise of Merchant Empires: Long-Distance Trade in the Early Modern World, 1350-1750* (Cambridge: Cambridge University Press, 1993).

finance depended upon access to credit.⁵⁴ Moreover, states actively cultivated relationships with mercantile classes and actively intervened in financial markets. Merchants also benefitted from state sponsorship. In Bengal, European observers complained that state-backed financiers charged very high rates of commission (*baṭṭā*) for exchanging currency. In Rajasthan, and particularly in Jaipur State, the merchants and the state worked in close coordination with each other. The relation of the state with the merchants can be seen in multifarious activities as for instance merchants standing surety for revenue farming (*ijārā*), acting as guarantor and moneylender and extending loans to peasants on behalf of the state. In those scenarios, merchants sustained and buttressed their efforts by carrying out the responsibilities related to finances. In this way, we see that the state considered the contribution of the merchants in the state's economy and encouraged the merchants to cater to the rising urban demand.

Jaipur State provided protection and encouragement to bankers and their agents.⁵⁵ For instance, Raja Surat Singh of Bikaner requested that the Raja of Jaipur offer protection to Amar Chand Meghraj, a sāhukār of Bikaner, who had a firm in Jaipur.⁵⁶ Besides this, the state immediately defended bankers whenever they faced oppression on the part of officials.⁵⁷ In addition to protection, the state encouraged and elevated bankers by conferring robes of honour (*siropāo*) and other gifts. Parsaram Oswal, son of Ram Chand, received a siropāo from the state on the occasion of issuing a huṇḍī worth Rs. 800000/- (eight lakh).⁵⁸ Similarly the sāhukār Lunkaran Natani, son of Sukhram, issued a huṇḍī amounting to Rs. 1900000/- (nineteen lakh) on behalf of the state to the Marathas, prompting the state to present him with a siropāo.⁵⁹

54 S. Subrahmanyam and C.A. Bayly, "Portfolio capitalists and the political economy of early modern India." *The Indian Economic & Social History Review* 25/4 (1988): 401-24; S. Subrahmanyam, "Of *Imārat* and *Tijārat*: Asian Merchants and State Power in the Western Indian Ocean, 1400 to 1750." *Comparative Studies in Society and History* 37/4 (1995): 750-80; T. Mukherjee, "The Co-ordinating State and the Economy: The Nizamat in Eighteenth-Century Bengal." *Modern Asian Studies* 43/2 (March 2009): 389-436; T. Mukherjee, *Political Culture and Economy in Eighteenth-Century Bengal: Networks of Exchange, Consumption and Communication* (New Delhi: Orient Blackswan, 2013); V.D. Divekar, "The Emergence of an Indigenous Business Class in Maharashtra in the Eighteenth Century." *Modern Asian Studies* 16/3 (1982): 427-43.

55 This is also discussed in Tyagi, "The Role of *Hundis*"; I offer further and different details.

56 Kharitā of Bikaner-Jaipur dated Māngsir Vadi 2, vs 1881/AD 1824.

57 Khatūt Ahalkaran dated Paush Vadi 7, vs 1743/AD 1686.

58 Dastūr Komwār bundle no. 22, dated Kārtik Sudi 10, vs 1810/AD 1753.

59 Dastūr Komwār bundle no. 22, dated Māgh Sudi 12, vs 1809/AD 1752.

Bankers were authorised by the state to make payments through *huṇḍīs*. For example, an order addressed to some of the merchants of Amber and Sanganer, namely Kushal Singh, Sabal Singh Sarraf, Ramdas and Shivaram Das Lalani, directed them to issue *huṇḍīs* for the state.⁶⁰ In another example, *Lalānīs* (a particular familial association) were not issued *huṇḍīs* for a few days due to the death of the state's preferred banker Shivaram Lalani, causing a delay in payments. State officials even requested the Raja to send a condolence letter to the *Lalānīs*.⁶¹ The *huṇḍī* business in Jaipur State involved the entire bureaucracy. State officials such as the *diwān* (chief revenue, financial and administrative officer of the state), *vakīl* (representative of the Raja at imperial court), *potdār* (treasurer), and *āmil* (revenue collector and head of the administration at *parganā* level) utilised *huṇḍīs* to solve the financial and political affairs of the state.⁶² The *huṇḍī* system was utilised by the state in everyday transactions pertaining to land revenue administration,⁶³ meeting court expenditures (*darbār kharch*),⁶⁴ household expenditures (*buyūtāt kharch*),⁶⁵ cattle expenditures (*dawāb kharch*),⁶⁶ and issues related to *ijārā*.⁶⁷ How would a *huṇḍī* pay for these kinds of expenditures? Our sources indicate that the money procured through a *huṇḍī* in 1676 was directed towards suppressing a revolt in certain *parganās*.⁶⁸ In another case, a *huṇḍī* worth Rs. 600000/- (six lakh) was demanded by officials to maintain law and order in a *parganā*.⁶⁹ Less dramatically, an order was issued to send a *huṇḍī* amounting to Rs. 6000/- every month for court expenses.⁷⁰ Furthermore, the state borrowed Rs. 30000/- from Sah Sanwaldas with 1% interest and finally a sum of

60 Arzdāsht dated Bhādwā Vadi 3, vs 1741/AD 1684.

61 Arzdāsht dated Māngsir Sudi 7, vs 1741/AD 1684.

62 Vakīl Report dated Baisākh Sudi 8, vs 1769/AD 1712; Vakīl Report dated Paush Vadi 8, vs 1769/AD 1712; Vakīl Report dated Chaitr Sudi 13, vs 1769/AD 1712; Vakīl Report dated Kārtik Vadi 4, vs 1769/AD 1712; Arzdāsht dated Kārtik Vadi 11, vs 1750/AD 1693; Arzdāsht dated Kārtik Vadi 3, vs 1750/AD 1693.

63 Arzdāsht dated Kārtik Vadi 11, vs 1750/AD 1693; Arzdāsht dated Chaitr Vadi 7, vs 1755/AD 1698; Arzdāsht dated Māgh Vadi 3, vs 1759/AD 1702.

64 Vakīl Report dated Phālgun Sudi 1, vs 1763/AD 1707; Arzdāsht dated Paush Vadi 4, vs 1761/AD 1704.

65 Arzdāsht dated Māngsir Vadi 8, vs 1754/AD 1697; Arzdāsht dated Asārh Sudi 15, vs 1761/AD 1704.

66 Arzdāsht dated Māngsir Sudi 12, vs 1758/AD 1701; Vakīl Report dated Baisākh Vadi 11, vs 1768/AD 1711; Vakīl Report dated Baisākh Sudi 11, vs 1768/AD 1711.

67 Vakīl Report dated Kārtik Sudi 6, vs 1768/AD 1711; Arzdāsht dated Asārh Vadi 14, vs 1753/AD 1696; Vakīl Report dated Sāwan Vadi 5, vs 1762/AD 1705.

68 Arzdāsht dated Sāwan Sudi 3, vs 1733/AD 1676.

69 Arzdāsht dated Kārtik Sudi 12, vs 1732/AD 1675.

70 Arzdāsht dated Māgh Vadi 2, vs 1761/AD 1704.

Rs. 30295 ānna 5 was repaid to him.⁷¹ An arzdāsht suggests that a state official, Shiv Singh Kumbhani, informed the Jaipur Raja that Purohit Harasram, who was another state official, had sent huṇḍīs amounting to Rs. 11000-12000 every month for court expenditures (darbār kharch). The total debt of the *bohrās* (traders or moneylenders) was around Rs. 60000/-. Shiv Singh Kumbhani further informed the Jaipur Raja that work was done only through huṇḍīs.⁷² The state directed the officials that the collected revenue from the villages of parganā Sanganer and Gijgarh given to the bohrās.⁷³ In short, the huṇḍī undergirded both everyday and more urgent administrative business.⁷⁴ To remit and encash money, the Jaipur State built a network consisting of merchants and financiers—variously titled *mahājan*, *sāhukār*, *bohrā*, and *sarrāf*—that operated in both rural and urban areas.⁷⁵

As noted above, when bankers issued huṇḍīs they did so after exacting a commission termed huṇḍāwan.⁷⁶ Drawer charged the huṇḍāwan at the time of issuing a huṇḍī.⁷⁷ Depending on the amount to be sent, the huṇḍāwan charges were fixed accordingly—for example, if the rate was fixed at 1% and Rs. 200 were to be sent, huṇḍāwan charges of Rs. 2 would be exacted. These rates fluctuated according to the distance and availability of the currency among other factors. There were two main ways to pay for huṇḍāwan charges: the discount mode and the premium mode.⁷⁸ Discount implied that charges were deducted at the source from the amount to be sent, and the remaining amount was given at target destination. Take, for example, a huṇḍī of Rs. 100 transferred from place A to a target-place B. Suppose that for the said amount, Rs. 3 was charged in the form of huṇḍāwan. When the huṇḍī reached its destination B, Rs. 3 would already have been discounted at the time of issuing, the payment

71 Amber Abhilekh dated Asārḥ Vadi 5, vs 1724/AD 1667.

72 Arzdāsht dated Asārḥ Vadi 8, vs 1760/AD 1703.

73 Amber Abhilekh dated Phālgun Sudi 15, vs 1743/AD 1686.

74 Arzdāsht dated Paush Sudi 9, vs 1742/AD 1685; Arzdāsht dated Āsoj Sudi 15, vs 1742/AD 1685.

75 Khatūt Ahalkaran dated Āsoj Sudi 15, vs 1691/1634; Vakīl Report dated Baisākh Sudi 8, vs 1769/AD 1712; Vakīl Report dated Sāwan Sudi 11, vs 1772/AD 1715; Arzdāsht dated Bhādwa Vadi 3, vs 1741/AD 1684; Arzdāsht dated Phālgun Vadi 5, vs 1759/AD 1702.

76 Nirakh huṇḍāwan dated from Bhādwa Sudi 3 to Āsoj Vadi 3, vs 1780/AD 1723; Arzdāsht Sāwan Sudi 3, vs 1742/1685; Arzdāsht Paush Sudi 7, vs 1742/1685; Vakīl Report dated Paush Sudi 1, vs 1768/AD 1711.

77 Arzdāsht dated Māgh Vadi 12, vs 1759/AD 1702; Arzdāsht dated Jyeshṭh Vadi 13, vs 1752/AD 1695; for huṇḍāwan see, H.H. Wilson, *A Glossary of Judicial and Revenue Terms*, ed. A.C. Ganguli and N.D. Basu (Calcutta: Eastern Law House, 1940): 329.

78 Wilson, *A Glossary*: 329.

of Rs. 97 would be made to the concerned party.⁷⁹ Whereas in premium mode, *huṇḍāwan* was given as an additional amount so that the payment amount remained unchanged. So for a *huṇḍī* of Rs. 100, Rs. 103 would be charged at the source A with Rs. 3 as *huṇḍāwan*, and the *huṇḍī* would be encashed at target destination B for Rs. 100.⁸⁰ There was no rule to provide for either the discount or the premium mode; presumably, it depended on the bankers' own choice.

Discount Mode- A (100)		B (97)
Premium Mode- A (103)		B (100)

The registers of *nirakh huṇḍāwan* in the Rajasthan State Archives comprise a set of richly informative but under-explored records.⁸¹ These registers are unique to the Jaipur state, and form part of the *nirakh bazaar* or commodity prices registers, which are available from 1666 onwards.⁸² These registers focus on *huṇḍāwan* rates or rates of commission charged at the time of the issuing of a *huṇḍī*. The rates were recorded in rupees and *ānnas* and they fluctuated considerably. Although registers of *huṇḍī*/*huṇḍāwan* were likely created by merchants, and first stored in private collections related to the mercantile and banking communities of the bazaar, they were eventually attested by the *panch-dalāl*⁸³ and submitted to the *dīwān*'s office (*daftar dīwān*).⁸⁴ The office of the *panch-dalāl* is tantalizingly ambiguous. *Dalāl* was a generic term relating to brokers; in this case, the phrase '*panch huṇḍī ka dalāl*' which we find written on the registers themselves probably referred to a representative of the merchants' council. This officer was quite likely an intermediary between the mercantile community and the state of Jaipur. The fixing and recording of *huṇḍāwan* rates in this fashion demonstrates concretely how the state and

79 Nirakh *huṇḍāwan* qasba Sanganer dated Jyeshṭh Vadi 3, vs 1785/AD 1728.

80 Nirakh *huṇḍāwan* qasba Sanganer dated Sāwan Sudi 6, vs 1780/AD 1723.

81 Nirakh bazaar documents are more comprehensive records for daily market prices of bul-lion and food grains etc. which are preserved in RSAB.

82 Mohammad Shahnawaz, "Historical Significance of *Nirakh Bazar* Document of Amber State." *Proceedings of the Rajasthan History Congress*, 32 (2017):196-206.

83 For example, the marginal note on Nirakh *huṇḍāwan* qasba Sanganer dated Jyeshṭh Vadi 3, vs 1785/AD 1728. It appears that *dalāl* (brokers) were frequented and played a crucial role at the bazaar.'

84 Arzdāsht dated Kārtik Vadi 3, vs 1750/AD 1693. *Dīwān* was the representative of Raja in the state's financial and administrative affairs. Parganā officials worked directly under his supervision and apprised him with financial and administrative activities of the parganā. Amber Abhilekh dated Bhādwā Vadi 3, vs 1783/AD 1726; Amber Abhilekh dated Chaitr Vadi 3, vs 1783/AD 1726.

market institutions collaborated to regulate the use of legal instruments in commercial transactions.

District officials were regularly instructed to obtain the nirakh huṇḍāwan registers from indigenous bankers, and if the bankers refused to provide them, the state placed an injunction on their ability to facilitate financial transfers via huṇḍīs.⁸⁵ In 1685, the state called *vyāpāris* (traders) and *sāhukārs* to fix the huṇḍī/huṇḍāwan rates.⁸⁶ According to a petition (arzdāsht), Dharamjas, āmil of parganā Naraina, requested the Raja Sawai Jai Singh to provide nirakhnāmā huṇḍāwan (rates of commission on huṇḍīs) so that a huṇḍī worth Rs. 16000/- could be sent.⁸⁷ Likewise, in 1726, state officials were instructed not to purchase any huṇḍī through bankers without getting huṇḍī or huṇḍāwan rates. Once these rates were made available, a huṇḍī of Rs. 2500/- was issued from Agra.⁸⁸ At another instance one also finds that the huṇḍī could not be issued when an alteration occurred for some reason in huṇḍāwan rates.⁸⁹ Evidence from the arzdāsht and Amber record suggests that occasionally huṇḍāwan rates charged were higher than prevalent market rates, and in this case state officials preferred to send cash instead of huṇḍī.⁹⁰ According to a parwānā cited in another petition (arzdāsht), an order was issued in 1695 not to give huṇḍāwan to the bankers Jawahar and Devi Das.⁹¹ The reason why the state did not allow for the payment of huṇḍāwan is not mentioned in the document.

Document 2 in the appendix is a cover page for a series of nirakh huṇḍāwan registers that reveals a set of huṇḍāwan rates at *qasba* (town) Sanganer were active for a period of 11 days. In addition, rates could last for periods of 15, 21, 26, and 30 days. Document 3 in the appendix, which contains records of the first day for this series, provides us with the date, day and different destinations where huṇḍīs were issued. The huṇḍāwan charges are recorded in *Naurangshāhi* (*Aurangshāhi*) and *Farrukhshāhi* currency (both in discount and premium mode), which means that there was a choice to send and receive money in either Aurangshāhi or Farrukhshāhi amounts after the deduction of charges known as *baṭṭā*.⁹² Apart from this, huṇḍīs were issued for gold *muhr*

85 Arzdāsht dated Paush Sudi 9, VS 1742/AD 1685.

86 Arzdāsht dated Āsoj Sudi 15, VS 1742/AD 1685.

87 Arzdāsht (Persian), bundle no. 03, register no. 491 (new)/1244 (old), undated, AH 1117/AD 1705.

88 Amber Abhilekh dated Baisākh Vadi 11, VS 1783/AD 1726.

89 Arzdāsht dated Māgh Sudi 3, VS 1743/AD 1686.

90 Arzdāsht dated Māgh Sudi 12, VS 1750/AD 1693; Amber Abhilekh dated Jyeshṭh Sudi 5, VS 1724/AD 1667.

91 Arzdāsht dated Paush Sudi 15, VS 1752/AD 1695.

92 Baṭṭā was a rate or charge of currency exchange.

(coin) too, and the rates of gold muhr are also recorded. Most importantly, these bazaar rates were approved by the panch-dalāl of huṇḍī. It is likely that this body of brokers was authorised to approve the bazaar rates by the state and played an important role in mediating between the state and the mercantile classes of the bazaar.

Nirakh huṇḍāwan registers recorded commission rates for different regions in a daily, continuous fashion. As a sample study, I have taken a series of these registers for a period of 15 days and prepared tables (2A and 2B) that show huṇḍāwan rates from Sanganer to various destinations. The table shows that huṇḍāwan charges fluctuated from 0.13% to 8%. It should be noted, however, that at other times these rates could surpass 8% and even rise as high as 13.5%.⁹³

TABLE 2 Nirakh Huṇḍāwan^a of qasba Sanganer vs 1778/AD 1721 (A)

Date (Māngsir Sudi)	Jehanabad		Agra		Gujarat		Udaipur	
	N ^b	F	N	F	N	F	N	F
1	2/4	1/12	99/10	99/2	93/12	93/4	98/12	98/4
2	2/4	1/12	99/10	99/2	93/12	93/4	98/12	98/4
3	2/4	1/12	99/6	98/14	93/12	93/4	98/12	98/4
4	2/0	1/8	99/2	98/10	93/8	93/0	98/8	98/0
5	1/10	1/2	98/12	98/4	93/4	92/12	98/8	98/0
6	1/8	1/0	98/12	98/4	93/4	92/12	98/8	98/0
7	1/10	1/2	99/0	98/8	93/8	93/0	98/8	98/0
8	1/8	1/0	98/12	98/4	93/4	92/14	98/8	98/0
9	1/5	0/13	98/8	98/0	93/2	92/10	98/2	97/10
10	1/3	0/11	98/8	98/0	93/2	92/10	98/0	97/8
11	1/4	0/12	98/12	98/4	93/10	93/2	98/8	98/0
12	1/0	0/8	98/4	97/12	93/4	92/12	98/2	97/10
13	1/0	0/8	98/4	97/12	93/4	92/12	98/2	97/10
14	1/4	0/12	98/4	97/12	92/8	92/0	98/4	97/12
15	1/4	0/12	98/4	97/12	92/8	92/0	98/4	97/12

a Nirakh huṇḍāwan qasba Sanganer dated Māngsir Sudi 1- Māngsir Sudi 15, vs 1778/AD 1721.

b 'N' and 'F' indicates Naurangshāhi/Aurangshāhi and Farrukhshāhi rupees respectively. In these registers, rates are shown accordingly rupees and ānna.

93 Vakīl Report dated Paush Sudi 1, vs 1768/AD 1711.

TABLE 2 Nirakh Huṇḍāwan^a of qasba Sanganer vs 1778/AD 1721 (*cont.*)
(B)

Date (Mangsir Sudi)	Ajmer		Merta		Ujjain	
	N	F	N	F	N	F
1	101/2	100/10	100/8	100/0	96/8	96/0
2	101/2	100/10	100/8	100/0	96/8	96/0
3	101/2	100/10	100/8	100/0	96/8	96/0
4	100/14	100/6	100/0	99/12	96/8	96/0
5	100/8	100/0	99/14	99/6	97/0	96/8
6	100/8	100/0	100/4	99/12	96/8	96/0
7	100/8	100/0	100/0	99/8	96/8	96/0
8	100/8	100/0	100/0	99/8	96/8	96/0
9	100/4	99/12	100/0	99/8	96/8	96/0
10	100/2	99/10	100/0	99/8	96/0	95/8
11	100/8	100/0	100/8	100/0	96/4	95/12
12	100/4	99/12	100/0	99/8	95/8	95/0
13	100/4	99/12	100/0	99/8	95/8	95/0
14	100/4	99/12	99/12	99/4	96/0	95/8
15	100/4	99/12	99/12	99/4	96/0	95/8

It can be gleaned from Table 2A that for the 1st day of Māngsir Sudi, the rates of huṇḍāwan of a huṇḍī of Rs. 100 were Naurangshāhi Rs. 2, ānna 4 and Farrukhshāhi Rs. 1, ānna 12 for Jehanabad in the premium mode. For Agra, the huṇḍāwan rates applied in discount mode to a huṇḍī of Naurangshāhi and Farrukhshāhi Rs. 100 resulted in the payee receiving a final payment of Naurangshāhi Rs. 99, ānna 10 or Farrukhshāhi Rs. 99, ānna 2. This mode also applied to Gujarat and Udaipur. Occasionally, no charges were deducted by the merchants for issuing and discounting huṇḍīs. This may be indication of a deliberate effort to promote the transfer of money through the huṇḍī system, or it may be a result of the difference in silver value in different clearing-places.⁹⁴ To make comparison possible, I have prepared Figures 1-4 on the basis of the above table. Figure 1 shows that huṇḍāwan charges increased with the increase in distance travelled by the huṇḍī. Gujarat, which is farthest from Sanganer, incurred the highest huṇḍāwan charges, while Agra, the nearest destination,

94 Garg, *Trade Practices*: 135-6.

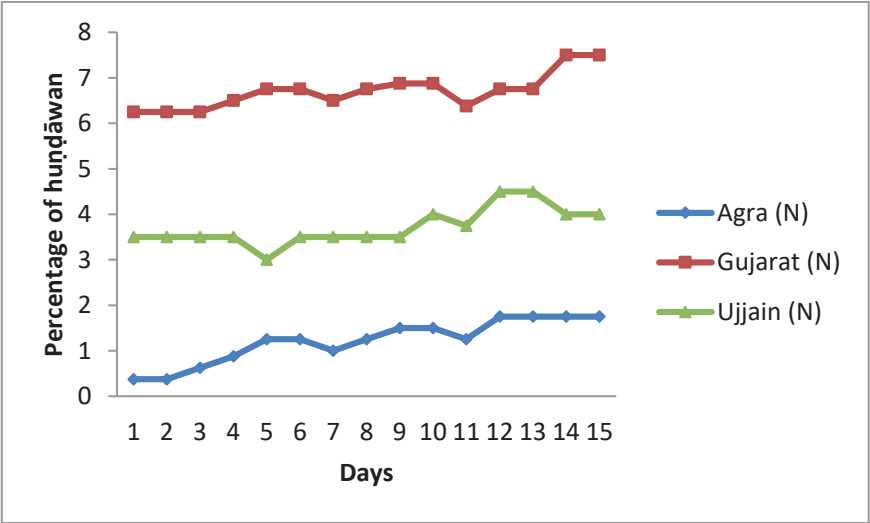


FIGURE 1 Variations in Nirakh Huṇḍāwan for Agra, Gujarat, and Ujjain

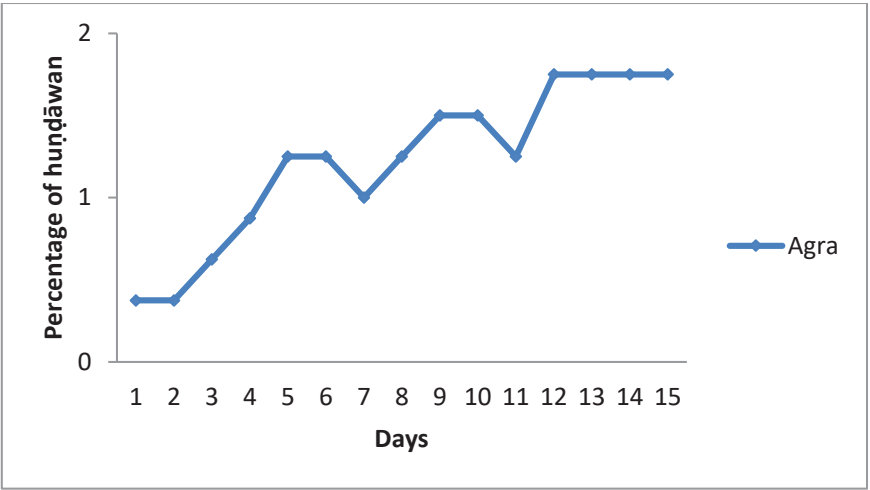


FIGURE 2 Fluctuation in huṇḍāwan rates for Agra

resulted in the lowest charges. It seems that huṇḍāwan charges also fluctuated on a daily basis. These fluctuations are highlighted in Figures 2, 3 and 4.

While there is some evidence for a gradual increase or decrease in huṇḍāwan charges for a particular day depending upon the successful execution of the transfer of the huṇḍī, this is not a clear trend. Furthermore, huṇḍāwan charges could also remain stable over the time. Evidence suggests that the huṇḍāwan

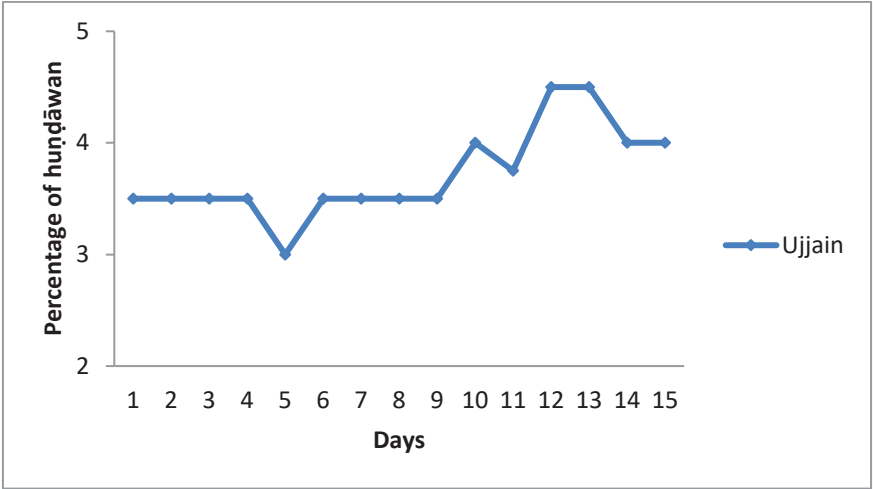


FIGURE 3 Fluctuation in huṇḍāwan rates for Ujjain

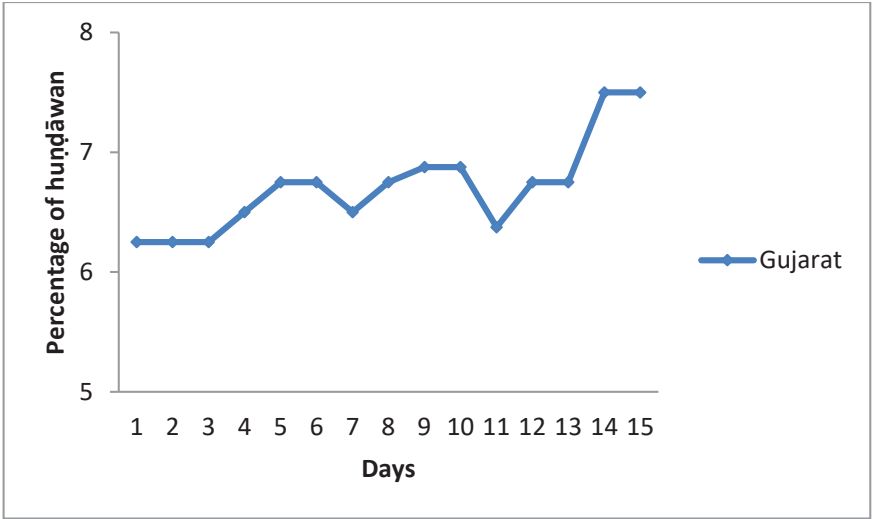


FIGURE 4 Fluctuation in huṇḍāwan rates for Gujarat

rate for Gujarat on Māṅsir Sudi 1, vs 1778 was 6.25%,⁹⁵ while for Jyeshṭh Vadi 3, vs 1785, the rate fell to 2.75%.⁹⁶ The rate for Jehanabad on Māṅsir Sudi 1, vs

95 Nirakh huṇḍāwan qasba Sanganer dated Māṅsir Sudi 1, vs 1778/AD 1721.

96 Nirakh huṇḍāwan qasba Sanganer dated Jyeshṭh Vadi 3, vs 1785/AD 1728.

1778 was 2.25% at Sanganer, while for Udaipur it was 1.25% on the same day.⁹⁷ On Paush Sudi 13, vs 1778, the rate for Jehanabad was fixed at 0.5% while commission for Udaipur was charged 3.52%.⁹⁸ Further, the *huṇḍāwan* charges on Sāwan Sudi 6, vs 1780 for Jehanabad were set at 0.25% and at 2.25% at Udaipur.⁹⁹ Yet the *huṇḍāwan* charges for both Jehanabad and Udaipur were fixed at the rate of 1.5% on Kārtik Sudi 13, vs 1780.¹⁰⁰ Again, on Phālgun Vadi 1, vs 1784, Jehanabad was fixed at 1.19% and Udaipur at 0.25%.¹⁰¹ On Jyeshṭh Vadi 3, vs 1785, Jehanabad was fixed at 1.5% and Udaipur at 0.13%.¹⁰²

Hence, there is variation in *huṇḍāwan* charges for the same destination on different days. One may also notice that *huṇḍāwan* incurred at one place were not necessarily proportionate or correlated to *huṇḍāwan* charges for other places on the same day. For example, the *huṇḍāwan* rate for Jehanabad on Māngsir Sudi 1, vs 1778/AD 1721 was 2.25% at Sanganer, while charges for Udaipur were made at 1.25% on the same day. On Kārtik Sudi 13, vs 1780/AD 1723, the *huṇḍāwan* charges were fixed at 1.5% for both Jehanabad and Udaipur. As can be seen, *huṇḍāwan* charges decreased from 2.25% to 1.5% for Jehanabad and increased from 1.25% to 1.5% for Udaipur. It appears that several factors apart from distance travelled by the carrier of *huṇḍī* affected the rates of *huṇḍāwan* charges on any given day. It is clearly mentioned in an *arzdāsht* that natural calamities such as famine affected the *huṇḍāwan* rates due to harvest failure which affected the crop production and the ready cash at the market; hence fluctuation occurred in the rates of *huṇḍāwan* while smooth conduct of trade and commerce and the availability of agricultural production at the market caused stability and lower *huṇḍāwan* rates.¹⁰³

Conclusion

The above analysis suggests that the *huṇḍī* was a financial tool useful not just for revenue remittances, but more broadly for the conduct of administration in which the *huṇḍī* was an essential medium of payment. Recording of the *nirakh huṇḍāwan* registers reinforces that the use of *huṇḍīs* was a practice acknowledged and monitored by the state. The registers may even have provided

97 Nirakh *huṇḍāwan* qasba Sanganer dated Māngsir Sudi 1, vs 1778/AD 1721.

98 Nirakh *huṇḍāwan* qasba Sanganer dated Paush Sudi 13, vs 1778/AD 1721.

99 Nirakh *huṇḍāwan* qasba Sanganer dated Sāwan Sudi 6, vs 1780/AD 1723.

100 Nirakh *huṇḍāwan* qasba Sanganer dated Kārtik Sudi 13, vs 1780/AD 1723.

101 Nirakh *huṇḍāwan* qasba Sanganer dated Phālgun Vadi 1, vs 1784/AD 1727.

102 Nirakh *huṇḍāwan* qasba Sanganer dated Jyeshṭh Vadi 3, vs 1785/AD 1728.

103 Arzdāsht dated Phālgun Vadi 06, vs 1742/AD 1685.

a measure of safety and security to financial markets in which huṇḍī-based transactions proliferated. The archival records relating to huṇḍī and nirakh huṇḍāwan reveal the importance of the form, function, and use of legal documentation related to both long-distance commerce and state finance. The state's investment in the stability and sanctity of the huṇḍī becomes clear when we consider that if a huṇḍī was counterfeited by any agent, merchant and banker, the government intervened to resolve the matter.

The existence of nirakh huṇḍāwan registers, arzdāshts, the Amber abhilekh, khatūt ahalkaran, and vakīl reports shows that Jaipur State relied on merchants for capital, and, in order to maintain their access to capital, and credit, it collaborated with merchants to regulate financial markets. Because the state required capital for multifarious purposes, it continually borrowed large amounts of money through huṇḍīs.

Variations in the bazaar rates of huṇḍāwan were minutely recorded, and they indicate trends of huṇḍāwan rates for different regions, as well as in the courts of the Jaipur Raja and Mughal Emperor. Nirakh huṇḍāwan registers supply information on huṇḍāwan rates prepared on a daily basis for a series of years, which are crucial for determining commercial transactions. Such detailed statistics help us to comprehend many aspects of the huṇḍī system. These registers shed light on the importance of the association of dalāls (brokers) who approved and provided the huṇḍāwan rates at the bazaar. Apart from these, nirakh huṇḍāwan registers provide statistical data related to the value of gold and silver currencies and even their exchange rates (baṭṭā) at the bazaar.

The state instructed officials to obtain and check the bazaar rates of the huṇḍī or huṇḍāwan and even called the bankers to fix the bazaar rates, which shows the inquisitiveness and the entanglement of the government. Besides this, the state provided protection and encouragement not only to the bankers but their agents also. The state bestowed the siropāo (robe of honour) on bankers in order to facilitate the state's financial requirements by the means of huṇḍī. The arzdāsht and vakīl report documents suggest how the state enormously depended on the bankers for their financial support. Generally, these transactions were made through huṇḍīs. One finds also that state helped by the bankers in times of disturbances to protect the state. Bankers issued huṇḍīs on behalf of the Jaipur State in favour of the Maratha camp. It thus transpires that before the seventeenth century the system of huṇḍī already existed and rapidly inched towards its glory in the Persianate bazaar during the 17th-19th centuries.

Our work summarizes how the huṇḍī system evolved in Jaipur State and reached its zenith during the period of study. This classical system catered to the basic requirements of the state, peasants, and the individuals. Like the

present banking system, it provided a secure system of money transfer and moneylending. The merchant communities constituted this hunḍī system and were integrated into the society. This system later went on to become a hinge of business transactions.

Appendix



FIGURE 5 Recto, hunḍī from Kapad Dwara

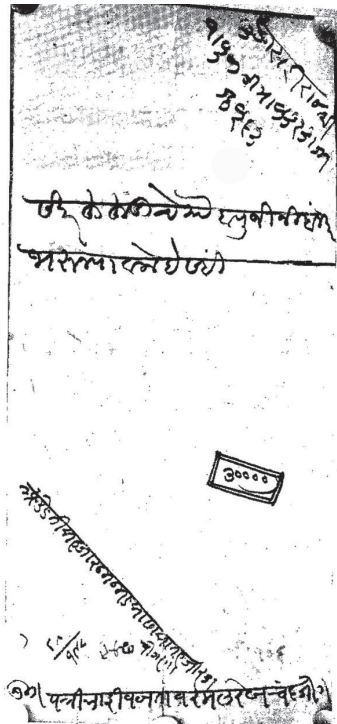


FIGURE 6 Verso, hunḍī from Kapad Dwara

*Document 1: Transcription and translation of hunḍī from Kapad Dwara section of Maharaja Sawai Man Singh II Museum, Jaipur (recto and verso)*¹⁰⁴

Recto:

1. श्री राम जी¹⁰⁵
2. दा¹⁰⁶ सावलदास का होड़ी सी-
3. कार दाम दीजो¹⁰⁷
4. सिध श्री लसकर श्रीमंत दौलतराव जी का
5. सुभसुथानेक सरव वोपमां पत्नी भाइ बख्ता-
6. वरमल रेखचंद जोग सवाई जैपुर सु मनसा-
7. राम सूरतराम केन जे गोपाल वंची जो अप-
8. रंची हंडी १ तुमारै ऊपर करी रु ३००००) अंकडे तीस
9. हजार नीमडे पंदरा हजार का दुणा अठै राखा
10. समसथान सवाई जैपुर की सीरकार का
11. मुदत हंडी पहुंचा दीन २५ अंक पचीस पाछे सा-
12. ह जोग हंडी की चलण का ठाव देख चोकस कर
13. दाम दीजो मीती चत सुद १३ तरस सं १८६७ सड़सठ

Verso:

1. हंडी सही राव श्री¹⁰⁸
2. बापु जी निमालकर का ज्म
3. जठ वूद ३
4. सदर हु हंडी चे रूपये बापुजी निंबलकर भरून पावलो हे सही
5. ३००००)¹⁰⁹
6. अंकडे तीस हजार न्मन्मड साढ़ा सात हजार का चौगणा¹¹⁰
7. पत्नी भाड़ी बखतावरमल रेखचंद जोग

Recto:

1. Shri Rām Jī
2. Signature of Sānwaldās, hunḍī
3. To be paid
4. To the camp of Shrimant Daulat Rāo Jī,

104 This hunḍī is reproduced in the catalogue of the Kapad Dwara records of Jaipur State. See Bahura and Singh, *Kapad Dwara*, catalogue entry no. 947 and plate no. 100-1, r and v.

105 Mentioned in the centre of the top of the document.

106 दस्तखत- full form of दा.

107 Lines no. 2 and 3 are written in the right-hand margin at the top.

108 Lines no. 1-3 mentioned are on the right-hand margin at the top.

109 Mentioned in a small box at the centre.

110 Mentioned at the slanting sentence at the bottom of left-hand margin.

5. pleasant and prosperous place, the abode of merit therein to *Bhāi* (brother) Bakhtā-
6. warmal Rekhchand written from Sawāi Jaipur by Mansā-
7. rām Suratrām whose greetings you be pleased to accept. Further,
8. a *huṇḍī* is drawn upon you for Rs. 30,000, in words thirty-
9. thousand, twice of rupees fifteen thousand, on behalf of,
10. place, sarkār (government) of Sawāi Jaipur,
11. 25 days, in words twenty-five, muddatī *huṇḍī* after date,
12. you will (please) pay the amount thereof in the current coin to the presenter after ascertaining his respectability, title, and address.
13. Date Chaitr Sudi 13, Vikram Samvat 1867.

Verso:

1. *Huṇḍī* sahī (true, authentic), Rāo Shrī,
2. Bāpujī Nimbalkar received,
3. Jyeshṭh Vadi 3
4. I, Bāpujī Nimbalkar, received payment of the rupees of the aforementioned *huṇḍī*, so declared.
5. 30,000/-
6. In words, thirty thousand, four times of seven and half thousand
7. The letter, brother Bakhtāwarmal Rekhchand

Document 2: Transcription and translation of a cover page of a series of *Nirakh Huṇḍāwan*¹¹¹

1. श्री राम जी
2. फीरसती नीरख हुंडावणी
3. कसबौ सागानेरी¹¹² ई¹¹³ मीती
4. पोस सुदी १३ ला¹¹⁴ मीती
5. माह वदी ८ वाजीव
6. दिन ११ की फरद
7. ११
8. दफ्त दीवानी

111 Documents 2 and 3 from *Nirakh huṇḍāwan*, qasba Sanganeer Dated Paush sudi 13, VS 1778/AD 1721.

112 Lines 2 and 3 until the note correspond to the following standard spelling:

फेहरिस्त निरख हुंडावण

कस्बा सांगानेर

113 इकरार full form of ई.

114 लगायत full form of ला.

1. Shrī Rām Jī
2. Catalogue of Nirakh Hunḍāwan
3. Qasba Sanganer, from the date of
4. Paush Sudi 13 to the date of
5. Māh (Māgh) Vadi 8, reasonable
6. 11 days of list
7. 11
8. Office of the Dīwān

Document 3: Transcription and translation of Nirakh Hunḍāwan (recto and verso)

1. रामजसत
2. सबत १७७८
3. नरख हंड क कसब सगनर
4. नरख सह पच हंड क दलल
5. मत पस सद १३ बधवर क
6. श्र पत सह ज क लसकर क
7. नरगसह १०१), फरकसह १००॥)
8. श्र महरज ज क लसकर क¹¹⁵
9. नरगसह १००।), फरकसह ९९॥)
10. जहनबद क¹¹⁶
11. नरगसह १००॥), फरकसह १००)
12. अगर क
13. नरगसह ९८॥), फरकसह ९८)
14. गजरत
15. नरगसह ९१।), फरकसह ९०॥)
16. वुदपुर क
17. नरगसह ९६॥), फरकसह ९६।)
18. अजमेर क
19. नरगसह १००।), फरकसह ९९॥)

115 From lines no. 3 to 8, the expanded form from the top to the bottom is as follows:

निरख हंडी का कस्बा सांगानेर
 निरख सही पंच हंडी का दलाल
 मिती पोस सुदी १३ बुधवार का
 श्री पातशाह/बादशाह जी का लश्कर का
 नौरंगशाही/औरंगशाही १०१), फरखशाही १००॥)
 श्री महाराजा जी का लश्कर का

116 Transcript lines no. 10, 12, 14, 16, 18, 20 and 22 are the name of the places which are written as follows in their standard form:

जीहानाबाद/शाहजहानाबाद का, आगरा का, गुजरात, उदयपुर का, अजमेर का, मेड़ता, उज्जैन

20. मङ्गल
21. नरगसह १९॥, फरकसह १९)
22. वुजण
23. नरगसह १५), फरकसह १४॥)

Verso:

1. महर सन¹¹⁷ १))
2. नरगसह ११॥///), फरकसह ११॥///)
3. बट¹¹⁸ नरगसह फरकसह ॥)
4. नरगसह अजमर क २॥)
 1. Rām Jī
 2. Samvat 1778
 3. Nirakh huṇḍāwan/huṇḍī of qasba Sangner
 4. Rates (price) approved by Panch-Dalāl of huṇḍī
 5. (Rates) for the date of Paush Sudi 13, Wednesday
 6. To the camp of Emperor,
 7. Naurangshāhi (Aurangshāhi) Rs. 101 and Farrukhshāhi Rs. 100 ānna 8
 8. To the camp of Maharaja (Amber Ruler),
 9. Naurangshāhi Rs. 100 ānna 4 and Farrukhshāhi Rs. 99 ānna 12
 10. To Jehanabad (Shahjahanabad),
 11. Naurangshāhi Rs. 100 ānna 8 and Farrukhshāhi Rs. 100
 12. To Agra,
 13. Naurangshāhi Rs. 98 ānna8 and Farrukhshāhi Rs. 98
 14. To Gujarat,
 15. Naurangshāhi Rs. 91 ānna 4 and Farrukhshāhi Rs. 90 ānna 12
 16. To Udaipur,
 17. Naurangshāhi Rs. 96 ānna 12 and Farrukhshāhi Rs. 96 ānna 4
 18. To Ajmer,
 19. Naurangshāhi Rs. 100 ānna 4 and Farrukhshāhi Rs. 99 ānna 12
 20. To Merta,
 21. Naurangshāhi Rs. 99 ānna 8 and Farrukhshāhi Rs. 99
 22. To Ujjain,
 23. Naurangshāhi Rs. 95 and Farrukhshāhi Rs. 94 ānna 8

Verso:

1. (Rate of) 1 Gold Muhr,
2. Naurangshāhi Rs. 11 ānna 15 and Farrukhshāhi Rs. 11 ānna 14

¹¹⁷ The actual words are as मोहर सोना.

¹¹⁸ बट्टा (Baṭṭā).

3. (Charges of) Baṭṭā for (the currency of) Naurangshāhi and Farrukhshāhi is ānna 8 (per hundred rupees)
4. (Baṭṭā) for (exchange of) Naurangshāhi rupees of Ajmer (mint) is Rs. 2 ānna 8.

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Bibliography

Abbreviations

RSAB	Rajasthan State Archives, Bikaner
VS	Vikram Samvat

Unpublished Sources

Jaipur Records, Rajasthan State Archives, Bikaner, India: Amber Abhilekh: VS 1724; 1743; 1783.
 Arzdāsh̄t (Persian): bundle no. 03, register no. 491 (new)/ 1244 (old), undated, AH 1117/ AD 1705; bundle no. 04, register no. 25 (new)/3142 (old), Shawwal 18, AH 1120/AD 1708.
 Arzdāsh̄t (Rajasthani): VS 1701; 1732-3; 1741-4; 1747; 1750-5; 1758-61; 1766; 1774; 1826.
 Dastūr Komwār: Bundle No. 22.
 Kharitā: Bikaner-Jaipur, VS 1881.

Khatūt Ahalkaran: vs 1691; 1743; 1751.

Nirakh Huṇḍāwan: vs 1778; 1780; 1784-5.

Vakil Report: vs 1762-3; 1767-9; 1772.

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