

CHAPTER - V

CONCLUSIONS

After the arrival of the Europeans in India, trade of Western India developed rapidly in the 17th and 18th centuries. Western India had commercial importance right from the ancient times. Periplus of the Erythrean Sea throws considerable light on the commercial activities of Western India in the 1st century A.D. and all later travellers like Alberuni, Al-Idrisi, Marco Polo, Ibn Batuta, Barbosa, Pires, Tavernier, John Fryer and Alexander Hamilton give detailed information about the commercial activities in Western India.¹

Bombay was commercially an insignificant place during the first half of the 17th century. It was given in dowry to the King of England in 1662. Later on in 1668, it was transferred to the English East India Company by Charles-II at an annual rent of £10. Under the administration of the English East India Company, Bombay developed commercially and gradually emerged as a leading commercial centre of India. Population of Bombay, which was 10,000 in 1600, rose to 70,000 in 1740, and by 1780, it reached to 1,13,000.

The English East India Company did all possible efforts to increase the trade of Bombay. It was their motive that Bombay should replace Surat as a leading commercial centre of India and that trade which was carried through Surat should pass from Bombay. However, the Company's authorities were not much successful in this direction. Bombay could not acquire the commercial importance of Surat for about a period of a century after its occupa-

tion by the English East India Company in 1668. Surat remained a leading commercial centre of India until the mid-18th century, inspite of the strenuous efforts made by the English East India Company to develop Bombay. Many factors were responsible for the slow growth of commerce in Bombay. Geographical location of Bombay was not conducive to the growth of commerce. It was a good harbour, but it was cut off from the mainland and the steep and rugged hills of the Western Ghats which are very close to Bombay had made the transporation to and from Bombay difficult. In the 17th and 18th centuries, when land transport was very much important, good connection with the main highways and caravan routes was essential. The city, which was cut off from the main highways and caravan routes, could not develop its commerce. This was a very important cause of the slow growth of Bombay's trade.² On the other hand, Surat which was much nearer to the caravan routes and well connected with the cities of upper India could prosper as a commercial centre easily.

Due to the strenuous and consistent efforts of the English East India Company, the trade of Bombay went on prospering though slowly but gradually. Surat remained the leading trade centre until the mid-18th century, but after that Bombay emerged rapidly, commercially. By the beginning of the 19th century, almost all the foreign trade of Western India passed through Bombay. From about 1795, there was a continuous immigration of Surat traders to Bombay. Systematic efforts were made by the Company's authorities to encourage trade at Bombay.

Bombay exported Indian raw cotton to China. Bombay's cotton trade with China brought much money to the city. The cotton trade of Bombay with China needed large vessels. This led to the shift of the shipping centre from Surat to Bombay, where large vessels were built. The trade relations between this place and China resulted in the shift of cotton trade centre from Surat to Bombay. The import trade of Bombay was developing more than the import trade of Calcutta or Madras. Consumption of cloth at Bombay was 48.6% and Madras consumed 20%.³ Rice was brought to Bombay from the surplus production area and then it was supplied to the deficit production areas.

Pepper was sent to Europe from Bombay. Bombay or its adjacent region did not produce pepper itself but the pepper of Malbar was collected here for further transportation. Pepper had lost its importance in the English East India Company's trade in the 18th century. However, use of pepper was essential as a ballast cargo in order to stabilize the ships during their homeward voyages.⁴ Bombay collected most of the pepper from its Karwar factory and also from places on the Malbar coast. Malbar pepper had not much demand in Europe during this period. Foodgrains, such as rice, wheat, etc., were exported and imported at Bombay.

The English East India Company consistently made efforts to encourage the sale of imported commodities in India. In spite of their constant efforts in this direction, they could not achieve much success. The Company's authorities in England were

unhappy over this situation because it created an unfavourable trade balance. The Company had to pay in bullion for its purchases in India. At Bombay, in the year 1737, the Company reduced the price of the England-made cloth twice.⁵ Still then the merchants of Bombay hesitated to purchase it. It was so because there was no demand for England-made cloth in Indian markets, especially in the first half of the 18th century. As far as the commercial policy of the English for Bombay was concerned, they had tried to avoid confrontation with the Peshwas. However, struggle started between the English and the Marathas from 1773 onwards and the wars adversely affected the trade of Bombay. The first war between the English and the Marathas started in 1773-74 and consequently, the trade of Bombay declined at that time. Later on in 1779-80, trade was doubled.⁶

During the 18th century, all possible efforts were made to develop trade at Bombay. Surat was suffering from the evils of double government in the latter half of 18th century. The traders and artisans of Surat slowly began migrating to Bombay. Bombay Marine was created which gave some protection against the pirates for vessel carrying the English passes. As security was assured in trade, the merchants of Gujarat and other places began to move to Bombay. In 1728, the Mayor's Court had been created to enforce commercial law. Not only this, but a Bank was also founded at Bombay. The first English Bank, 'The Bank of Bombay' had been established on the island in 1720. The agency houses or firms also played an important role in the trade and commerce of Bombay. In 1767, the first English firm, namely 'Forbes and Company' was established in Bombay, which transacted unrivalled agency and mercantile business for many years.⁷ These agency houses were responsible for the tremendous growth of Bombay's trade in the last quarter of 18th century and participated in China cotton trade

on a large scale. In 1787, forty privately owned ships from Bombay took to Canton 60,000 bales of cotton.⁸ Thus, Bombay agency houses built their prosperity, which gave them political power in London as well as in the Government of Bombay. Shipbuilding at Bombay also facilitated the growth of commerce.

From ancient times, Gujarat was agriculturally a rich region. It produced large quantities of commercial crops like cotton and indigo. The even terrain of Gujarat facilitated the transportation of merchandise and mobilization of traders. There were good navigable rivers like the Narmada, the Tapi and the Mahi. The ports of Gujarat were well connected with the hinterland and other industrial towns inland. Much of the cultivable land of Gujarat was used for the production of commercial crops like cotton and indigo. Naturally, Gujarat had to import foodgrains. Because of good transportation facilities and easy access to the seaports, there was a considerable growth of cotton and indigo industries. Good agricultural conditions and enough transportation facilities facilitated the growth of commerce and business class in Gujarat.⁹ Because of all these factors, Gujarat had acquired a commercial significance, both in the 17th and 18th centuries. Under the Mughals, Surat, the chief commercial centre of Gujarat, was considered the most important town commercially, and it continued to be the leading trade-centre of India until the middle of the 18th century. Geographical factors were responsible for this tremendous growth of commerce of Surat. It was much nearer to the caravan routes which passed through the rich and fertile plains

of Gujarat connecting the cities of upper India. It acted as the catchment point for the goods coming to the coast for shipment overseas.¹⁰

There was no rival city in India during the 17th century to compete with the trade of Surat. The situation, however, changed in the 18th century. It can be said that the major commercial centres of Gujarat were losing their commercial significance one after another. The only exception was the town of Bhavnagar in Kathiawad. Cambay was one of the chief commercial centres of Western India for many centuries. However, it received a serious blow in the 17th century because of the emergence of Surat as a trading centre of European Companies. Very little had remained of the sea trade of Cambay by the end of the 18th century. Same were the conditions in case of Broach, the other commercial centre of Gujarat. Emergence of Surat as a trading centre had drawn the trade of all other commercial cities of Gujarat to Surat.¹¹ Thus, we find that during the 18th century, all these important commercial centres of Gujarat had become the secondary commercial centres, whereas Surat had emerged as a commercial centre of international trade. Economic conditions were rapidly changing in Western India from the middle of the 17th century, which had far reaching consequences on the commerce of Gujarat. Rise of Bombay was the beginning of the decline of Surat as a commercial centre. However, even after the rise of Bombay, Surat retained its importance for about a period of a century. Surat remained commercially an important city until 1760's. Though it continued to be a trade-centre of Gujarat,

the volume of trade of Surat in comparison with other regions of India was declining right from the beginning of the 18th century. In the year 1710, the share of Surat in total quantity of exported-textiles by the English Company was 25%, that of Madras 28% and of Bengal 47%.¹² These figures indicate that Bengal and Coromandel regions were surpassing the trade of Surat. Right from the end of 17th century, Gujarat was losing its importance in the textile-export trade. The European Companies took a great interest in the textile trade of Coromandel than the textiles of Western India. The merchants faced many difficulties in obtaining the supplies of Gujarati textiles and hence, cloth from Coromandel coast was growing in popularity.¹³ Thus, Bengal and Coromandel were fast growing as the commercial regions. The above mentioned figures indicate that Bengal was at the top, whereas Western India was thrown to the third place in the English East India Company's textile trade in the early part of the 18th century.

Another reason for the decline of the English Company's trade at Surat was the Company's shift away from the cheap and coarse textiles in which Gujarat and Deccan specialised. Not only this, but it stopped the export trade of indigo also.¹⁴

One more reason for the decline of Surat was the political disturbances in Western India. After the death of Aurangzeb, the Marathas took full advantage of the weaknesses of the Mughal Empire and started to expand their control in the territories outside Maharashtra. Gujarat, which is a neighbouring province of Maharash-

-tra, naturally, became the area of Maratha incursions during the 18th century. Marathas moved from one place to another, demanding the Chauth and causing political disturbances. Traders hesitated to move from one place to another for the fear of loss of merchandise and life. The Marathas established dominance in the affairs of Surat as well as of other centres like Broach. The traders could not carry on trade when the warfare was going on because the rival armies blocked the roads and made the transportation impossible. Many times, the merchants were robbed of their goods and they were put to loss. Such political conditions existed in Gujarat for a long time during the 18th century. Traders desired that the warfare should come to an end as early as possible. When the city of Ahmedabad fell to the Marathas in 1737 and warfare came to an end, John Lambton, the chief of the English factory in Surat, recorded that the news about the capture of Ahmedabad "gives great hopes to the merchants of this place that its trade will be revived and run in its wonted channel".¹⁵

In England, import of printed calicoes was prohibited and import duties on piece goods continued to be raised until 1787 and hence, the Indian cotton goods were diverted towards rest of Europe, Africa and the West Indies. Another factor responsible for decline in piece goods trade was the abolition of slavery in the West. The piece goods of Surat had much demand in slave trade because piece goods were used for the slaves, but as the slave trade was abolished in the West, the demand for piece goods had

been much reduced in African markets.¹⁶ Naturally, it affected the piece goods trade of Gujarat adversely.

As a result of all these factors, we find that the trade of Surat went on declining in the 18th century. In 1789, the exports of Surat were estimated at about £ 100,000, but at the end of the century, they were valued at little more than half of this amount. Thus, there was a considerable fall in the trade volume of Surat.¹⁷

The merchants preferred to discharge their cargo at Surat instead of at other places. It is interesting to note that even the English shipowners preferred to discharge their cargo at Surat rather than at Bombay, which was the English Company's settlement. This was so because the merchants were able to obtain speedier sales and better prices in Surat.¹⁸ Even in mid-18th century, it was considered a commercial metropolis. A visitor to Surat in the last quarter of the 18th century speaks of Surat that there was, perhaps, no other place in India where one could get so much money so quickly and which could produce so rich a merchandise.¹⁹ This indicates that Surat was still regarded as a rich city where one could make fortunes from commerce.

Thus, though the trade of Gujarat was smaller than the trade of other regions of India during the 18th century, Surat was still considered an important commercial centre. The main reason for this was the merchants of Gujarat. They had commercial skill and acumen and an intimate knowledge of the sea and

shipping. They traded equally skillfully in the south East Asia or in China or in East Africa or in the middle East.²⁰ There were great merchants like Mulla Abdul Gafur and Mulla Muhammad Ali. Mulla Muhammad Ali was such a rich person that sometimes he even financed the Europeans and local merchants. He inherited more than 20 ships from his father. He purchased 2 ships from Mughal Emperor Muhammad Shah and one he got built at Athwa. His ships sailed extensively on the western coast between Surat and Jedda and from Surat to Mocha and Bengal. At Mocha, he had a warehouse of his own. He created the Guild of Merchants in Surat and he had close relations with the local officers.²¹

While many of the trade centres of Gujarat were declining commercially, Bhavnagar in Kathiawad emerged into great importance in the second half of the 18th century. Rise of Bhavnagar was due to great efforts of the Ravals of Bhavnagar. But at the same time, when the trade of Bhavnagar increased, the trade of other old centres like Gogha and Dholera was ruined. Bhavnagar rose to importance because of the cotton trade. Bhavnagar supplied large quantity of cotton to Surat. This cotton was further exported to China. In 1780's, Bhavnagar provided 39% of the total export of cotton from Gujarat. It seems that the cotton of Bhavnagar had much demand because it was better in quality than the cotton of Broach or Jambusar.²²

It is interesting to note that while the trade of Surat and Bombay flourished during the 17th and 18th centuries,

the share of Maharashtra in that trade was very insignificant. The Maratha traders operated only on a moderate level as compared to other traders of Gujarat or Europe. It seems that the Maratha traders traded only on the coast. They did not participate in the international trade though there were numerous ports on the West Coast of Maharashtra. Even when the Marathas dominated Gujarat, they did not enter the lucrative international trade of Surat. Even in the interior regions of Maharashtra, the outsiders like Kannadigas and Gujaratis dominated trade.

Geographical factors were responsible upto some extent for this hampered the growth of commerce. Maharashtra contains hilly tracts in several of its regions. There was lack of major river systems in this region. The other regions like Gujarat produced commercial crops but Maharashtra did not produce much commercial crops with the exception of Berar and Khandesh where cotton was grown. Because of these factors, there was hardly any agricultural surplus which could facilitate commercial and industrial activities. There was no principal trade route. There was only a highway between Burhanpur and Golconda, which passed through Maharashtra in the 17th century. There were only cart tracks and pathways. European traders like Careri, Thevenot, Tavernier and Abbe Carre throw light on the paucity of roads and bad conditions of travelling in Maharashtra. Moreover, there was no internal water transport system like in Gujarat or Bengal. Maharashtra is divided into two tracts by the mountain ranges of the Sahyadris. These

two regions, known as the Konkan and the Desh, are cut off from each other by these mountain ranges. Hence, the communication between the people of Konkan and the Desh had become difficult. In some mountainous areas, people had to carry goods on their heads because there were not even proper pathways for the movement of pack animals. The ports of Konkan were only useful for the coastal trade and they had not much commerce with the inland places of Desh region. Thus, the geography of Maharashtra was not conducive to the growth of commerce.²³

In spite of all these factors, commercial activities were carried on in Maharashtra. The Maratha rulers like Shivaji and the Peshwas encouraged trade and commerce. Shivaji, the great, fully understood the importance of commerce. Shivaji's commercial policy is outlined in Adnya Patra, the early 18th century Marathi treatise. Shivaji followed the policy of encouraging the merchants by providing them with various facilities. He realised their importance as agents in increasing the revenue of the State. Merchants were the source of income of the State and hence, they were to be encouraged to set up their shops and conduct trade. The Peshwas also followed the policy of Shivaji of encouraging the commercial activities although they were not fully aware of its importance.²⁴

When the Peshwas became the de-facto rulers of the Maratha State, the city of Poona, which was the seat of their power, also rose in importance. Poona was a place of no significance until the middle of 18th century. During the latter half



of the 18th century, it rose to prominence. The Peshwas encouraged the traders by granting them concessions and watans to establish Peths in the city. They took interest in re-establishing the old Peths as well as founding the new Peths. Ganj Peth, Rasta Peth and Budhwar Peth were the flourishing commercial wards of the city of Poona. Poona had trade contacts with major commercial centres of Western India because it was the capital of the Peshwas. It had trade relations with Bombay, Surat, Khandesh, Paithan, Aurangabad and Konkan.

For the supervision of commerce, there were various officers such as Shete, Mahajan, Kamavisdar and Chaudhari. It was the duty of Shete and his assistants to attract the traders to the Peth. Something like the control-shops of today existed during the Peshwa period. These shops sold commodities like cloth, sugar, etc., but did not sell foodgrains. One particular feature of these shops was that they advanced loans to the needy. The artisans and manufacturers were encouraged to settle in the city by granting to them exemptions in the State dues. Poona itself was not a big manufacturing centre of cloth like Broach, Surat, etc. The commodities of daily use were cheaper in Konkan area than in Poona and hence, trade in provision was very profitable. For commercial transactions, the use of hundis or bills-of-exchange was prevalent. The hundis were particularly useful during the times of warfare and political disturbances.²⁵ Even a system of insuring the goods was prevalent in the latter half of the 18th century. This system was already started by the European merchants from the 17th century. In the 17th century,

the European merchants trading at Surat insured their goods while sending them to north India or while bringing goods to Surat from other places. In Maharashtra, the term for insurance was Vima. The articles carried from Poona to Hyderabad, to north India, to central India and to Gujarat were often insured.²⁶

The prices of various articles in the region under the Peshwas were steady upto the middle of the 18th century. During the second half of the 18th century, there was an upward trend in the prices because of the warfare and bad transportation conditions.

Besides Poona, there were some other commercial centres and ports, which contributed to the growth of the commerce of Maharashtra. Maharashtra has a long sea coast of Konkan region. There were important ports in this region as Chaul, Dabhol, Rajapur, Ratnagiri, Kalyan, etc. Many European traders visited these ports.

Paithan and Jalnapur were the industrial centres which manufactured turban and brocades. Cotton goods from these centres had demand at other places. The Peshwas issued monopoly trade licences for the purchase and sale of cocoanuts, salt, fish, ghee, etc.²⁷

The Maratha Government itself entered into trade transactions in various ways. It transacted business mainly in the commodities such as cloth and articles of daily use, foodgrains, weapons, animals, etc. The Peshwa Government consistently followed a liberal policy of granting octroi concessions on the articles like rice, salt, etc.

There were various types of coins which were current in Maharashtra during the 18th century. The documents of this period mention as many as 55 different issues. There were mints at Poona, Chinchwad, Bassein, Nagothana, Revdanda, Mahuli, etc.

The banking system played an important role in Maharashtra right from Shivaji's times. There were famous banking families at Poona such as Dikshit-Patwardhan, Gharpure, Jagtap, Angal, Pathak, Vaidya. These Bankers were very powerful during the Peshwa period. They had matrimonial relations with the Peshwas. The rates of interest on loans were exorbitant and varied from 12% to 60% per year.

Thus, we find that inspite of the geographical barriers and non-production of the commercial crops, commercial activities were carried on in Maharashtra under the Peshwas, though on a small scale. However, while comparing with the trade of Gujarat or other regions of India, we find that the trade of Maharashtra was less than that of Gujarat or Bengal. The political factors were also equally responsible along with the above mentioned causes. Though the Peshwas followed the policy of encouraging the traders, we find that the Maratha forces destroyed commerce many times. According to Sir Charles Warre Malet, the Maratha government was hostile to commerce. During the latter part of the 18th century, the Marathas had dominance over Konkan as well as Gujarat. Gujarat was rich fertile province and it was the golden opportunity for the

people of Maharashtra to develop their trade relations in Gujarat. However, the Marathas failed in this direction. They had no good commercial background in Maharashtra itself. Naturally, it was difficult to compete in the trade of Gujarat where there were strong international trading forces. The Marathas conquered large territories in Gujarat. Broach, which was an important port of Gujarat, was under the control of Marathas in 1780's. They also established political dominance in the affairs of trading centres like Surat. However, the Marathas lacked business motivation. They could not use political power for the development of trade of Maratha people in Gujarat. There were no dominant trading communities in Maharashtra, like the Banias of Gujarat or the Chettis and Kommatis of the Coromandel region. There were no traditions of large-scale or long-distance trading in Maharashtra. The European traders had a good knowledge and understanding of commerce. When Nana Phadnavis offered to Malet the British Resident at Poona, the exchange of Maratha territories in Gujarat to the English in return of Sashti to the Marathas, Malet's reaction, as conveyed to Cornwallis, the Governor General, was that "Sashti might be given up in return for the establishment of a commercial interest in the rich and fertile province of Gujarat. In that case, the acquisition of the towns of Surat, Broach, Cambay on the three great rivers Tappy, Nirbudda and Myhe would necessarily throw the whole trade of the province into our hands, by which means ... the Company might command the important raw produce of cotton, indigo and tobacco."²⁸

Even earlier, Malet had suggested that Bombay Government should secure northern Gujarat from the Marathas because it was rich in its agricultural produce. It had excellent manufactures; its commerce was extensive and its seaports were convenient. The Marathas did not exploit Gujarat for commercial purpose, but on the contrary, they were the destroyers of wealth and commerce of the province. The Maratha rulers, on one hand, granted many tax concessions to the traders to expand their business activities in the parts of Maharashtra under their control but, on the other, they harrassed the traders in the enemy territories. In 1706, Haripant Phadke and Parsurambhau Patwardhan, the two Maratha Generals, were pursuing the forces of Raghoba in Gujarat and Malwa. Their army came across a huge caravan of Banjaras. The Maratha Army, which contained about 500 professional looters, looted away from the caravan 7000 oxen and large quantities of merchandise like salt, alum, copra, dry dates, etc., which were being carried from coastal areas to the inland places. Thus, due to the lack of tradition and also due to the geographical and other socio-political reasons, the Marathas could not make much progress in the field of commerce.

Besides Bombay, Surat and Poona, there were some other trading centres in Western India. At the beginning of the 18th century, much of the trade of Ahmedabad was diverted to Surat. Same was the condition of Cambay, another major commercial centre of Gujarat. Broach too had lost some of its trade after the rise of Surat. However, because of the cotton trade of Western India with China, it retained its commercial importance until the end of the

18th century. Kalyan served as a port under the Maratha rule. There was a mint. Chaul was another commercial centre of Maharashtra. It was a very flourishing commercial centre until the middle of 17th century. It declined commercially in the 18th century.

In the 18th century, Karwar, in the north Canara region, was famous for pepper trade. The English East India Company had a factory there since the 17th century. It collected pepper from Honavar, Sondha and other places in Karnatak. Another important commodity of trade of Karwar was rice. Karwar collected large quantities of rice from Mangalore and Basur and it was sent to Bombay.

Thus, we find that there were some major changes in the commercial life of Western India in the 18th century. In the 17th century, all the trade of Western India passed through Surat, which had acquired international fame. Merchants of various nations traded at Surat. The factories of various European East India Companies were established at Surat. There was no rival for Surat until the end of the 17th century. However, changes took place during the 18th century. Bombay was occupied by the English East India Company in 1668 and after that, strenuous efforts were made by the Company's authorities to divert the trade of Surat to Bombay. In spite of their constant efforts, Bombay could not acquire the commercial prosperity enjoyed by Surat for a long time. Surat retained its commercial significance until the middle of the 18th century. During the latter half of the 18th century, Bombay surpassed

Surat in trade. As a result of emergence of Bombay, even the southern ports like Karwar, Kumta and Honavar declined. By the beginning of the 19th century, most of the foreign trade of the Western India passed through Bombay.

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