

Reception for Pandit Jawaharlal Nehru in the Indian Chamber of Commerce, 27 May 1937. Sitting on Panditji's left (black coat) is Mr M. Jumabhoy, the President of the Chamber. *Source*: Reproduced with kind permission of the Singapore Indian Chamber of Commerce & Industry.

The First General Meeting of the Indian Chamber of Commerce, Singapore, held on 15 September 1935. *Source*: Reproduced with kind permission of the Singapore Indian Chamber of Commerce & Industry.





Guests at Tea-party for Seth Govindram Fatehchand at Sindhi Merchants Association, 5 July 1941 *Source*: Collection of J.B. Rupa. Courtesy of National Archives of Singapore.

A Chettiar Chamber of Commerce Dinner most probably at the Raffles or Adelphi Hotel *Source*: Nachiappa Chettiar. Courtesy of National Archives of Singapore.





The present Singapore Indian Chamber of Commerce & Industry building at Stanley Street. Source: Reproduced with kind permission of the Singapore Indian Chamber of Commerce & Industry.

Perspective view of High Street buildings, 12 January 1965 *Source*: Ministry of Information, Communications and the Arts. Courtesy of National Archives of Singapore.





Stalls along Serangoon Road, 8 July 1975 Source: Singapore Press Holdings Ltd. Reproduced with permission.

Serangoon Road, Little India, 1980s *Source*: National Archives of Singapore.





Provision store and flower shop at Campbell Lane, Little India, 1980 *Source*: National Archives of Singapore.

V.K. Kalyanasundaram & Sons Pte. Ltd., 1980 *Source*: National Archives of Singapore.





Picture of High Street shops, 2 December 1964 *Source*: Ministry of Information, Communications and the Arts. Courtesy of National Archives of Singapore.

The High Street in 2008. *Source*: Photo taken by the author, 18 October 2008.





High Street/North Bridge Road, 1 May 1979 Source: Collection of Urban Redevelopment Authority. Courtesy of National Archives of Singapore.

Little India just before Deepavali *Source*: Photo taken by the author, 18 October 2008.





Singapore River and High Street Centre, 1 November 1976 *Source*: Ministry of Information, Communications and the Arts. Courtesy of National Archives of Singapore.

Changing landscapes: Singapore River at present *Source*: Photo taken by the author, 18 October 2008.





Market Street — mainly pre-war shophouses, 1970 Source: Collection of Chu Sui Mang. Courtesy of National Archives of Singapore.

Buildings at Market Street, 1980 Source: Collection of Ronni Pinsler. Courtesy of National Archives of Singapore.





Market Street — Chettiar moneylenders, 6 November 1975 *Source*: Singapore Press Holdings Ltd. Reproduced with permission.

Reflections of the past — inside the kittingi at 5 Tank Road *Source*: Photo taken by the author, 25 October 2008.





Old order and the new: the Nagarathar Building at 5 Tank Road retains the kittingi shophouse structure.

Source: Photo taken by the author, 25 October 2008.



The Bharat Building houses two of the Indian banks in the Central Business District area of Singapore.

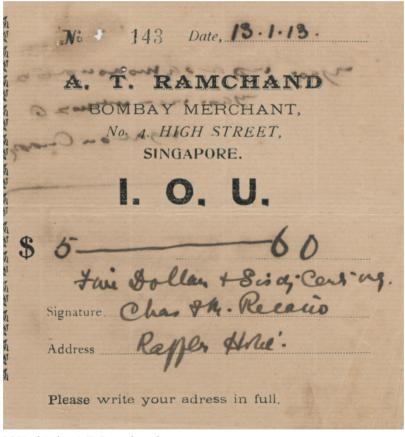
Source: Photo taken by the author, 17 January 2011.

Symbols of the past: figures of an ethnic Indian moneylender transacting business with an ethnic Chinese client in the present backdrop of IndoChine Restaurant at Boat Quay. *Source*: Photo taken by the author, 18 October 2008.



## Some Forms of Paper Credit in Colonial Singapore

The two most popular means of paper credit were the I.O.U. chits and the promissory notes, the latter largely used by the Chettiar moneylenders in their regular financial operations. The three promissory notes illustrated on the pages that follow are from the late nineteenth century showing transactions with the Chettiars irrespective of race or religion. Apart from revealing the date of issue, amount of credit, names of signatories and the rate of interest as 24 per cent per annum on an average, the third note is slightly more detailed on the clauses relating to the loan instalments.



IOU chit by A.T. Ramchand.

Source: Koh Seow Chuan Collection, National Library, Singapore.



Promissory note — transaction between a Chettiar and a Chinese, 11 September 1893. Source: Koh Seow Chuan Collection, National Library, Singapore.



Source: Koh Seow Chuan Collection, National Library, Singapore.



Source: Koh Seow Chuan Collection, National Library, Singapore.