



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 Chettians 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.

No. 143 Date, 13.1.13.

A. T. RAMCHAND
BOMBAY MERCHANT,
No. 4, HIGH STREET,
SINGAPORE.

I. O. U.

\$ ~~5~~ 60
Five Dollars + Sixty Cent's.

Signature *Chas. M. Reavis*

Address *Raffles Hotel.*

Please write your address in full.

IOU chit by A.T. Ramchand.

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

No. _____

Due 189 .

Bearing Interest at 24 per Cent per Annum, after due date of this Note.

\$ 300-

Singapore, 11th September 1893.

one Month after date *to* the undersigned

Civ. Choae

jointly and severally promise to pay to *S. Rajah. R. acthorama chetty*
or Order, the sum of Spanish Dollars *Three hundred only.*

FOR VALUE RECEIVED.

Handwritten Chinese characters: 收 到 正 收



Handwritten Chinese characters: 正 收



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

REVENUE 50¢
~~29 9/11~~
 REVENUE 30¢
~~29 9/11~~
 REVENUE 30¢
~~29 9/11~~
 REVENUE 10¢
 TEN CENTS STAMP

No. *K.S.S. Co*
9989

Due *28/3rd March* 1878

Bearing Interest at 34 per Cent per Annum, after due date of this Note.

\$ 2,000

SINGAPORE, *29th August* 1877.

Six Months after date, *He* the undersigned,

Abu Bacter, Nolla, Abdool Solit, & Chye Eueop.

jointly and severally promise to pay to Savena Cheena Ravena Mana Appookoottee Chitty, or Order the sum of Spanish Dollars *two thousands (2,000--)*

Abu Bacter

For Value Received.

محمد سولو
عبد الفايك



Promissory note — transaction between a Chitty and a Muslim.
 Source: Koh Seow Chuan Collection, National Library, Singapore.

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Bearing Interest at 24 per Cent per Annum. after due date of this Note.



SINGAPORE, 9th November 1894.

We the undersigned

Day Kup Keat, Sr. Br. Senandeh
U. A. Oliveira

jointly and severally promise to pay to **Ahna Roona Moona Ectana Toona Mooloo-Carpen Chitty.**
or Order, the sum of Spanish Dollars *One hundred and forty*

only

during the period of *Twenty* months to be computed from the date hereof by equal
monthly instalments of Dollars *Seven* *only*
the first of such instalments to be paid on the *1st* day of *December*
189*7*, and the subsequent instalments to be paid at regular successive intervals of one
month during the whole of the said period, and in default of payment of any of the said
instalments, when the same shall be due, then, in such case, all the instalment remaining
unpaid at the time of such default shall become due and payable

Day Kup Keat
U. A. Oliveira



Promissory note — transaction between a Chitty and a European, 9 November 1894.
Source: Koh Seow Chuan Collection, National Library, Singapore.