GIRO BANKING
A BRITISH REFORM THAT COULD BENEFIT INDIAN ECONOMY

F. P. THOMSON*

On July 21, 1965, Britain’s Parliament agreed without rancour or division, at the end of a Debate which lasted barely 180-minutes, to the Motion—

That this House would welcome the establishment of a postal giro service in the United Kingdom offering similar facilities to those given by postal giro systems in other countries.

During the month following victory in Parliament for the Giro campaign I started in 1946, the Government published the White Paper A Post Office Giro, and just a year later the newly appointed Giro and Remittance Services Directorate of the General Post Office published its plans in a glossy blue booklet entitled The National Giro and disclosed that the Lancashire town of Bootle had been chosen as the site for the Giro Clearing Centre’s building, which will cost over £2 million before it is completed early in 1968. A few months later an advertisement page of the London Financial Times contained the following Giro Centre computer sale announcement by the English Electric Leo Marconi Company :-

“We’ve just won the biggest computer contract ever, outside the U. S. A.”

Which meant that the forecast made on July 21, 1965, by the Postmaster General (then Anthony Wedwood Benn) was starting to come true. He said a British Giro “will boost computer technology in this country, and will lead to a demand for more computers. It will meet the sophisticated needs of a modern society.”

*Note :- Mr. F. P. Thomson is the author of the book “Giro Credit Transfer Systems” which was instrumental in persuading Britain’s Parliament to legislate for the National Giro Service. He advocates the system for putting the fruits of technology to work for the economy. The author is expressing his views in an Indian journal for the first time and would be pleased to hear from any one who shares his conviction that a Giro is an essential means of improving Indian economic development.
With Parliament’s approval for this long-overdue reform, Britain becomes the 45th Giro country and a partner in continental Europe’s Giro international payments system; a facility essential to pave the way for Britain’s greater European integration.

The Giro system was evolved in Italy before the end of the sixteenth century and initially put into practice in Venice in 1619. These principles were adopted and modified and drafted on to a post office foundation by Dr. Georg Coch, the first director of the Austrian Post Office Savings Bank who, in 1883, introduced a post office Giro to help his country survive a currency shortage which threatened economic catastrophe. Instead of abandoning the Giro when conditions improved, it was retained because it had been found a far more scientific way to organise money and credit transmission than previous banking systems. From Austria, Giro methods spread into Switzerland in 1906, into Germany in 1908, and subsequently have become a primary motivating force in the countries of three continents. In Western Europe every country with the exception of Spain, Portugal, Turkey, Greece, Eire and Iceland has a well integrated post office Giro.

It would take too long here to describe all the benefits of a Giro except to mention that it is a stabilising force in the national economy; it increases industrial productivity, it diminishes crime, it has immense benefit for national savings, and it provides many public services and facilities not obtainable by any other system.

MONEY MANAGEMENT METHODS DELAY ECONOMIC ADVANCEMENT

Money is mankind’s earliest invention still in everyday use and profoundly influences almost every human activity. Civilisation has reached a stage, however, where the fruits of technology are being held back by the archaic and cumbersome ways in which money is handled and transferred. Very often the cost of transfer tends to exceed the value of the smallest amount likely to be transferred with the result that it is necessary to add the cost of transfer to the amount transferred, when debiting the amount paid. When a group of advanced nations, such as those of Western continental Europe, are using a money and credit transfer system which so much diminishes paperwork, cost, delay, risk of errors, and opportunity for fraud, as compared with other nations, the former nations obviously are at a great
trading advantage because their production costings and prices do not have to carry a load of unprofitable operations concerned with money and credit transfer and collection. This is the position of Scandinavian and European Economic Community countries with respect to Britain, whose economy has been burdened for many years with, for example, a bank cheque system which originated in the seventeenth century, a post office money order method invented in 1838, and a postal order system invented in 1881. Despite the introduction in 1961 by the London Clearing Banks of a computer-centred cheque handling system, the basic defects have not vanished, and only the introduction by Parliament of legislation for a Giro could abolish the pattern of archaic and costly inefficiency.

Even the Postmaster General himself (then Anthony Wedgwood Benn) commented during the historic occasion on July 21, 1965, when Parliament carried the legislation through, that

"...postal orders or money orders...are very old-fashioned and extremely expensive ways of transmitting money....the Government have decided that a Post Office giro, offering the same basic facilities as the European giro, would be a useful addition to the means of transmitting money, to the normal Post Office remittance services....and it would provide a cheap and efficient service for those without normal banking facilities who do not want the full range of services offered by the joint stock banks."

Britain's former colonising activities throughout the world have left many countries with a money and credit transfer system similar to that which the National Giro is being established to modernise. It is of the utmost importance, therefore, that the Indian public should carefully examine what a Giro could offer. It has characteristics which could be immensely beneficial in raising national and especially rural economy. It could marshal even the smallest savings economically and could channel these small amounts so as to provide a service for the savers and vast loans at attractively low interest rates, for national development projects. It could provide a village banking service where the poverty is too great to attract commercial bank branches. It could effectively connect India with a popular banking system fully understood and much respected by other Asian countries, such as Japan, Israel, South Korea and, in the Pacific, New Caledonia.
It would be a direct link with the former African and Asian possessions of France, Belgium and Holland; nearly all these former colonies have maintained their Giro after independence and are using these facilities as much for international business promotion as for local payments.

New Zealand discussed the possibility of introducing a Giro as long ago as 1956, and Australia has shown interest in the advantages likely to be gained. Ethiopia, Ghana, and the Union of South Africa are among the most recent countries to show a profound interest in establishing a Giro. There has been talk of a South American Giro based upon the same principles as the Western European countries telex-interconnected network. But in all these countries, as in Britain, it appears that action has held fire because public discussion failed to be stimulated as long as there was no comprehensive and central source of information about Giro.

It is a curious fact that although Britain's nearest continental neighbours have been operating highly advantageous Giros for many years, (Belgium since 1913, Denmark since 1920, France since 1918, and Norway since 1942), there was not until my book _Giro Credit Transfer Systems_ was published in 1964, a reference source about Giro in the English language! The only reference in dictionaries (and then only in the expensive ones) was to the etymological derivation, which is the Greek word _guros_, meaning ring or circuit. No encyclopaedia included a description of Giro system and practically no book on banking, finance or economics mentioned the subject at all!

In France alone, some 6 million people and companies have a Giro account and even in countries with smallish populations, like Norway, Finland and Luxembourg, the number of Giro account holders in the total population exceeds 3 per cent!

**WHAT A GIRO IS**

A Giro provides through the post office the simpler parts of banking and works them very efficiently but without frills. The sequence of operations between the remitter, bank and recipient is scientifically arranged so as to guarantee a speedy and efficient flow, in contrast to the methods customarily used by the commercial banks—a system built up by accident and custom.
Although specially beneficial to government departments and large industrial and other enterprises because of the minimisation of paperwork, record-keeping, duplicated particulars, cost and delay, coupled with the opportunity to key into the organisation’s own computer the encoded forms processed by the Giro Centre computer so as to make a comprehensive work system of the utmost efficiency and information retrieval value, a Giro is not exclusively attractive to large complexes with many thousands of daily payments. A Giro is also eminently suited to the needs of small, poor and/or remote communities which receive a post office service as a citizenship right, but are too poor or remote to attract the branch of a commercial bank.

Giro forms are so simple to understand that in many African republics workers in the mines and forests who are illiterate regularly send home to their families some or all their wages, using this method. Moreover, nationals of different countries recognise a giro form for what it is, whereas they would be completely at a loss to understand the purpose, or sequence of operations, necessary to use a British postal or money order! In international trade, it is a cardinal virtue to use money payments which are universally understood and respected.

NATIONAL ECONOMIC DEVELOPMENT AIDED BY A GIRO

Almost anybody over the age of 16 years will be able to open a British Giro account from about the end of 1968; all they will have to do is fill up a form at a post office and make a deposit of £5. Payments are made to the credit of the account holder (hereafter called the giroist) and his account is debited in the same way as a commercial bank account. The only difference is that the account may not be overdrawn and no interest is paid on it. The giroist receives all services free, pays no postage on his letters to the Giro Clearing Centre, is given every possible encouragement to transact all his business by post—as opposed to visiting a post office—and has to pay a service fee of 9d only when remitting to a non-giroist. Commercial enterprises have at their command a number of services which utilise to the full the convenience and economy of the Centre’s computer, and they can send their crediting and debiting instructions direct to the Centre by magnetically encoded tape instead of by written form, if they find the former safer and more economical of time and of greater convenience. They can also request the Giro Centre to supply their daily statement
of account, with details of each transaction, in the form of a magnetic tape which can be fed direct into their own computer to generate any combination or analysis or record of individual transactions they may require, or the tape can be used to encode their computer for future payment demands as from, for example, customers who have to make regular payments for a monetary loan on the purchase of a house. The Giro Centre will supply a statement encompassing many payments and debitings in any sequence requested by the giroist, e.g. with names placed alphabetically or in order of the amounts involved.

The entire cost of running and maintaining the Giro service is paid out of the interest realised from loans made to the Government from Giro funds. It has been established that even when giroists are specially encouraged to keep in their account only that amount of credit which just covers their periodical commitments, that the grand total of all giroists' balances is several times the amount needed for day-to-day liquidity requirements of the Service. It is therefore quite safe for the Giro Authority to loan to the Government, for the financing of national development projects, local authority housing and town development, etc., a substantial proportion of total Giro balances, and to demand an interest which just covers the cost of operating the service free of charge to the giroists.

By this simple means, in all European Giro countries at least, the Government obtains vast loans at attractively low interest rates, giroists happily co-operate because they receive facilities no commercial bank provides, and the national community benefits. As the public grows to appreciate the value of Giro services still more, they tend to increase the number of transactions they settle by credit instead of cash and increase their balances to make allowance for this. As popularity for credit transactions increases the demand for bank-notes and coinage decreases and because there is less currency in circulation the opportunity for theft of it and accidental loss diminishes. There is a lowering in demand for the "unproductive" type of product and service such as money boxes, safes, strongroom vaults, armoured cars for the carrying of money, high insurance charges to safeguard money, and a reduction of acts of violence, and attacks on people carrying money for wages from the banks. When employees are prepared to accept their wages in the form of a credit transfer to their Giro account, the saving in time and cost in the wage-
Figure 1. This and the following flow diagrams were drawn with the object of persuading British hire purchase loan firms, insurance companies and organisations which receive a large number of regular payments, how much they would gain from a post office Giro service. This diagram illustrates the multiplicity of handling operations, costs, delays and paperwork involved in making payments by ordinary commercial bank cheque. You should start from the point at which the "Customer's Bank" issues the customer with the cheque book (extreme left side), then follow the sequences from left to right. This method of payment—customary in Britain—is an appallingly cumbersome and costly way of transferring money or credit between two people. In this instance the diagram is labelled to show instalment payments from a customer to a hire purchase financier (the "Finance House").
payment departments of firms is immense. This development is already well advanced in many countries.

From the national economic aspect, the substitution of credit handling for bank-notes and coins is immensely valuable because, as the public's holding in the form of credit in a Giro increases, the interest free part of the National Debt grows, and the Government has to borrow less from other sources. The feature of a Giro is of immediate and immense importance to Indian economic progress.

In Sweden, for example, municipal authorities count on obtaining vast loans at attractively low interest rates to finance the construction of complete new towns, hydro-electric power schemes, new roads, etc. In France in 1962, the French Treasury obtained a loan at only 1.5 per cent interest per annum of £1458000000. In the same year the British National Development Corporation was obliged to negotiate the loan of money as best it could and the average interest rate it had to pay was 4.7 per cent per annum. Also in 1962, the Swiss Government borrowed from their Giro funds £83.5 million and the Post Office borrowed for its own internal modernisation schemes £135 million!

If India were to introduce a Giro there is little doubt it would quickly become a major source of funds for national economic growth and for modernisation development projects, and the various forms and account operations can be made simple enough for the semi-literate member of the community to understand without difficulty. This is proved by the success of the Giro in Japan, South Korea and the giros operating in nearly all North African countries.

GIRO MEANS FREE BANKING:

When I was campaigning for a British Giro, I chose the example of Sweden to illustrate the advantages of a Giro and how it operated and, as British plans are still not entirely defined, I will again quote this example.

Although not the largest in terms of account holders per capita, (in a population of approximately 7,500,000, Sweden's Postgiro has just slightly more than 500,000 giroists), the Swedish Post Giro system is typical of a comprehensive service well integrated with the everyday life of the country, The Employed Person's account system, for example, is an almost unique
Figure 2. This diagram traces the handling operations, costs, and paperwork etc. involved in making payments by post office postal order or money order. Although it looks simpler than the position for bank cheques (Figure 1), the regulations of the post office and the antiquated arrangement of postal order forms, poundage, and lack of positive security, make this the most irritating system of all.
result (compared with some other Giro countries) of considerable research into the financial and social requirements of both employers and employers for a highly efficient, cost-free and flexible salary and wage banking and transfer mechanism. As Sweden is the most progressive of all Britain's partners in the European Free Trade Association, one of the United Kingdom's most aggressive industrial competitors in world markets, and itself enjoys the highest average standard of living in the world, it is particularly important to consider the means by which Swedes manage their everyday activities with the help of Giro, which offers some facilities—especially in sales promotion and crime reduction—of which Britain has no counterpart yet.

The Swedish Post Giro Service, like the Post Office Savings Bank, is an autonomous department of the Post Office Bank. Each department supplies services to other departments at cost price but maintains its independence to ensure that inefficiency is not subsidised by others.

Three main facilities are supplied by the Post Giro Service:

1. The general public can make cash payments to giroists through a post office, which makes a service charge of about 4d. (the fee in Britain will be 9d.), per remittance irrespectively of the amount transmitted. The remitter is given a receipt and has nothing more to do after filling up the Giro Inpayment form with name, address and account number of the giroist recipient. At the end of each day the P. O. clerk sends all similarly received forms with a tally sheet of amounts received, etc. to the Giro Clearing Centre, so that the P. O. acts in effect as a proxy for the non-giroist. Like all other forms used in the Giro service, the forms are dispatched from the P. O. in an easily recognisable, standard-sized, distinctively-coloured envelope addressed in large bold printed letters to the Giro Centre, and which travels through the postal service free of charge. These specially designed envelopes are distributed to all giroists with the object of ensuring that letters for the Giro Centre are easily recognised by postal sorters and therefore travel with maximum possible speed.

2. Giroists arrange credit transfers between themselves by filling up one of the Giro Postal Cheque forms supplied to them by the Giro Authority. Like all Giro forms, they are designed to minimise the amount of writing of particulars needs and therefore are overprinted with
Figure 3. This diagram outlines the handling operations, costs, delays, etc. When a non-giroist makes payment to a giroist. To obtain the arrangement for when the remitter is a giroist, omit the “Local Post Office” and the service fee and payment in cash. The encoded form is sent by the remitter giroist to the Centre in a postage-free pre-addressed envelope, instead, and he receives his “receipt” direct from the Centre.
the name, address and account number of the remitter, who is required only to write the name, address and account number of the payee, and the amount to be remitted. On this, as on all Giro credit transfer forms, there is space for the remitter to write up to about 100 words of message, or an order, thus ensuring that the portion of the form eventually received by the payee informs him of the object of the payment as well as detailing the remitter; this portion can be kept by the payee as a permanent record of the transaction. The giroist remitter places his Postal Cheque in one of the standard envelopes (see above) and when the Cheque is received at the Giro Centre, it is encoded so as to be readable by the electronic circuits of the computer, with the remitter's account number (if not already encoded), the amount of transfer, and the account number of the payee or recipient. More of the next processes later.

3. Cash payments from a giroist to a non-giroist are made by the former filling up a Giro Payment Order form, with the same particulars as for a Giro Postal Cheque, except that in place of the payee's account number he writes the name of the post office nearest to the payee's address - or leaves the space blank for the Giro Centre to fill in this information, if he does not know. When the Giro Centre receives this form from the remitter they endorse one section to convert it into a cash voucher, and it is sent by post to the payee non-giroist. Concurrently, the Giro Centre authorises the nominated post office to encash the voucher when presented by the payee, who will be required to prove his identity.

These are the three main services common to all post office Giro systems. There is provision, of course, for the giroist to pay cash into his own account and to obtain cash from it. There are also a number of special services for the automatic debiting of accounts, and the transfer of credit to giroists in other countries, etc. In particular, the latter is an extensive and vital part of Giro in the four Scandinavian countries, and also in the European Economic Community. If India were to introduce a Giro it is almost certain that the Giro would soon become the exchange house for much middle-Asian business because, with the efficiency productive characteristics of a Giro system in a country as vast and potentially rich as India, neighbouring countries such as Afghanistan, Burma, and Thailand, could not long afford to stay out of a Giro network!
POSTGIRO
55 52 98
Detta hälkort för en hälslös, vikas
eller teipas.
Den som har eget postgiro kan använda kor-
tet för giriing.

JOHAN ERIKSSON
Törnvägen 39, 76
Stockholm

Beloppr för eier ändras
Beloppr för eier ändras
Beloppr för eier ändras

LAGGÂNTER
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Figure 4. A typical Giro Impayment form issued by a Swedish building society to tenants who have to make regular repayments. The form is punch-hole pre-encoded with information for both the Giro Centre computer, and to feed back into the society's computer to check payment received.
The Giro Clearing Centre in Stockholm, Sweden, handles about 1500000 transactions each day and dispatches about 300000 statements of account. At the end of each day in which a change has taken place in a giroist's balance he is sent a statement of account accompanied by the portion of the Giro Inpayment form, Postal Cheque or Payment Order which caused the change in balance, whether it is a debit or a credit, or both. As this portion shows the full details including any message, etc. from the remitter, the giroist has a permanent record and has nothing more to do unless the message is an order and the remittance part or full payment. In Sweden it is common for commercial firms to promote trade by distributing as inserts in magazines, or by direct mail, advertisements which incorporate a Giro Inpayment form. This is an excellent sales promotional arrangement as the potential customer not only has to send payment (at least in part) with his order, but his resistance is broken down by encouraging him to pay in the very simplest way. In all Giro countries, in fact, the simplicity of the payment system is a proven means of keeping debtors up-to-date with their payments. The orthodox British way of payment by bank cheque or credit transfer, post office money order or postal order, is so complex and costly that it discourages people from going through the processes of remitting money or credit!

All Giro payment forms have two sections; in some countries forms have three sections, but this is usually only where the Giro Centre is still manually operated; i.e. it has not yet installed electronic computers which accept the form as an encoding device.

Of the forms with two sections, one is the payee's or recipient's credit notification, and the other is the remitter's debit notification section. The Giro Centre keeps a record by making a microfilm of each form as received. On the receipt of any of the three types of form mentioned in 1--3 above, the Giro Centre encodes the form so it can be read by the computer. In Britain, the encoding will be by optically-read characters although there is still some doubt as to how successful this method will be if forms get dirty as the result of public handling; most continental giros use magnetic ink or punched-hole encoding.

As Giro operation depends entirely upon a credit transfer from a numbered account number (say 123) to another numbered account number (say 456) and the amount of transfer is also expressed in figures (say £7.
8s. 9d.), the entire operation is extremely easy for a computer to perform. In fact, the main advantage is that names and addresses of account holders can be entirely neglected and only their account numbers used. (This incidentally, makes a Giro amazingly useful as a means of promoting the sale of goods. All the advertiser need do is to advertise his Giro number. Anybody in Sweden, for example, can obtain British books simply by sending an order with payment to postgiro number 4278, or in Western Germany to account number 400034 Hamburg!)

As the encoded form passes through the Giro Centre computer a statement is printed out for both the remitter and for the recipient, giving the following particulars:
1. The giroist's name.
2. His address.
3. His account number.
4. His balance before the transaction (s) enumerated below.
5. The debitings and/or creditings to his balance.
6. The date.
7. The new total of his balance.

If the balance is overdrawn this is noted at the point at which a debiting produces this condition and only that part of the intended debiting which produces a zero balance is transferred. The giroist is informed his account is blocked until a balance is again built up.

The statement of account of each party to the transaction is dispatched with the section of the original form designed for him – the payee being sent, of course, the portion with a message space in which the remitter may have sent an order or other information. Each statement with its accompanying notification (s) is automatically sealed in a window envelope and dispatched by ordinary postal delivery service to its destination. Especially in large firms and government departments, these distinctive Giro advice note envelopes are easily recognised and quickly extracted from the firm's incoming post, and sent on to the accountancy or sales department. This is a much simpler and convenient arrangement than having to sort out envelopes which may contain uncrossed cheques or postal orders and therefore must be opened and processed only by security-cleared staff. Compared with need to take cheques, etc. to a bank, there is a nothing for the recipient of a Giro transfer to do.
The time taken for an entire Giro transfer operation, from the time the remitter prepares the Giro Inpayment or Giro Postal Cheque form until the recipient receives his notification, or cash voucher, is usually not more than 36 hours even in the largest European country, and this speed with security has a most marked effect on trade promotion, as well as minimising risks of loss and fraud. All parties to a transaction receive confirmation of its success.

The London journal, *The Economist*, once remarked, "To make a cost-free banking service work at a profit is quite a trick." But the experience of operating Giro services in more than forty countries spread over three continents proves that these principles not only work successfully, but also bring to each country’s economy a variety of advantages not attainable by any other single means. Whether the country is heavily dependent upon agriculture and forestry as in Finland and Norway, or has a large area of sparse population with thousands of small communities as in Morocco and Algeria, or is a combination of large industrialised cities and rural economy as in France, Western Germany, Italy, Japan, etc., the Giro has been shown to help in the raising of economic and social standards very successfully.

For far too long we in Britain have had to struggle with the slow and inefficient combination of commercial bank cheque and credit transfer services, post office money order and postal order services, and all the cost, inconvenience, unproductive work, risks, ancillary costs and delays these unscientific methods have imposed. The Giro campaign I started in 1946 seemed futile for many years, but suddenly, about the time Britain was negotiating membership of the European Free Trade Association group (with Norway, Sweden, Denmark, Austria, Switzerland and Portugal) interest in my efforts was taken by an increasing number of parliamentarians.

AN APPEAL TO INDIAN GOVERNMENT OFFICIALS AND ECONOMISTS

For very many years I have been convinced that a Post Office Giro could be the solution to many of India’s economic problems, and I hope this Introduction to Giro will receive the attention of Indian Government officials, University Economists and others.
BIBLIOGRAPHY


[A statement about the Giro system and its benefits, notably the ease and security it provides for banking transactions.]


[Further details about the Giro system and its advantages, emphasizing the convenience and security it offers.

The benefits of using the Giro system are emphasized, highlighting its convenience and security.

The Giro system is described as a banking solution that offers free banking for all, with benefits such as security and ease of use. It is promoted as a secure and convenient banking solution.

The Giro system is praised for its security and convenience, making banking transactions easier and more secure.

The Giro system is introduced as a convenient and secure banking solution, offering benefits such as free banking for all and the ease of using the system.

The Giro system is presented as a secure and convenient banking solution, with benefits such as free banking for all and the ease of using the system.

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अमुकथी बढारे उमरनी डार्कियण व्यक्ति अथवा संरक्षा तेना नामुं 'आर्ट' 'पॉर्स गिरेला' भां आर्ट करी शक्र. पेटांना नार्जुं तेना थाप्नु तरीके मुळाने अपारी अंकनी नेम तर्मांशी नार्जुंनी ऊपार के हेर्सेर करी शक्र. आ पद्धत काळा नार्जुं हेर्सेर करता हा शेष भी छ दे 'गिरेला' भां 'आर्ट' घरावनारी गेथऱा तर भी आत्माप नेत्री सेवाचा तेन्या भरत माळे छे. 'गिरेला' भां 'आर्ट' न हेष तेनी व्यक्तने नार्जुं मोकऱ्या माळे 'गिरेला' ना आतेतारी नार्जुं रकमी आणू आपणे पडे. क्षमारत, 'गिरेला' ना आतेतारी नार्जुं मोकऱ्या माळे पॉर्स आतिसने सुर तमा न आपणाने होय छे, ज्येष्ठर नार्जुं आपणानी क्षेर नयी. आण्या शास्त्री अर्थात नार्जुं दृष्टीमेर अंकनी. अशी सिद्धांतांनी नाहीं आ नार्जुं शास्त्रो उपयोग भूत सऱ्यावर हे शराण म्हे नेम नेम नार्जुं 'गिरेला'-शास्त्र पडे तेन तेम शास्त्री देवांगांना व्याख्यात साकारी पळु स्रोत थाव अने सर्वारें भीज साधनांमध्ये आधुं धीराउनु हरुमऱ्या पडे. 'गिरेला' पद्धतना आ अभऱ्यती अथवा भारती आर्थिक विधास माळे भूत न तादील्या छे. []