



The Revised Standard Reference Guide to Indian Paper Money

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This lavishly produced book is a revision of 'The Standard Reference Guide to Indian Paper Money', which is a comprehensive catalogue of Indian paper money that Kishore Jhunjhunwalla (with the reviewer as 'academic consultant and editor') published in 2000. In the effort of revision, Kishore Jhunjhunwalla is joined by his co-author, Mr Rezwan Razack, an eminent collector of Indian banknotes. Together, the authors have by and large been successful in their attempt at the revision insofar as the individual listings have now been done at a much finer level of classification and it has

produced an even more comprehensive outcome.

The book has some other unique and extremely useful features. For the first time, we see watermarks on the papers the notes were printed on in full detail – their illustrations, as well as the illustrations of the banknotes are done to a scale which is indicated at the bottom of every page. Each illustration is in full colour and the book is replete with other visually pleasing pictures which help put the notes in context. All in all, the visuals in their contents and quality have made this publication a true 'visual stunner'!

The classification system the book follows also draws upon its predecessor's 'tri-partite' numbering system for each listed item, where the first number represents the chapter number, the second the type, the third the variety. The chapters have been rearranged to a certain extent – the 2nd chapter is now divided into two separate chapters as 2 and 2A; two chapters in the older publication (namely, that on the note issues of the 'Indian National Army' and that on the 'private note and coupon issues') have been omitted and a new chapter has been added at the end of the book to cover 'Essays, Patterns, Proofs and Trials'. The consequence of this new arrangement of the chapters is that the numbering system in the predecessor publication has been rendered redundant – an outcome that could have been avoided, as changes in numbering over successive revisions often undermine the utility of a standard publication.

The book opens with a 'glossary of terms' and a brief introductory note about the 'banknote' in general. The first chapter describes the 'Early Bank notes of the Presidency and Private Banks' – it begins with an historical introduction pertaining to the advent of banknotes in India, together with a numismatic contextualisation of the notes, illustrating the coins which the notes were denominated in. The chapters which follow the first one are:

2. Portrait notes of Queen Victoria
- 2A. Uniface notes of Government of India
3. Portrait notes of King George V
4. Portrait notes of King George VI
5. Indian Notes used in Burma and Pakistan
6. Indian notes since Independence
7. Osmania notes of Hyderabad
8. Notes of Jammu and Kashmir
9. Notes of Saurashtra States
10. Cash coupons of Princely States
11. Prisoner-of-War coupons
12. Notes of Indo-Portuguese territories
13. Notes of Indo-French territories
14. Essays, patterns, proofs and trials

In each chapter, the listings are preceded by a short historical overview, illustrated with visuals that help to contextualise the notes.

The catalogue listings are extremely comprehensive and detailed down to the set of prefixes used in numbering the notes. The task of listing every known prefix or 'prefix syntax' is indeed a 'mammoth' one and the authors have qualified their efforts by a caveat stating that the listings should be taken as 'provisional'. Nevertheless, this attempt has magnified the comprehensiveness of the catalogue several fold. Meticulous attention is paid to explain features of the notes – thus, for 'uniface' notes in chapter 2, the language panels, the denomination panels, the issuing authority panels are all reproduced separately; security features such as 'see-through' registers on modern Indian notes are illustrated with their functionality in mind; minute details like the designer's initials, or microprint letters on a 10-rupee issues are shown enlarged. All such features should help the collector to learn and admire various visual features of the notes that would otherwise be glossed over. The same applies to signature panels, or language panels in all subsequent chapters. Interesting 'Cinderella' materials, like a One Rupee note of George VI bearing a propaganda overstamp saying "You British Quit India", are illustrated to embellish the listings further.

Other salient advances made while cataloguing the notes include a full listing of the Indo-Portuguese notes by signatories. Prior to the 2000 edition, notes of Portuguese India were listed only by their design types in major international standard reference publications like Pick (KM). In the first 'Indian Paper Money' book, we attempted a classification based on signatures within a type. However, at that time the names of the signatories were not known. In this revised edition, the authors have been successful in ascertaining who the signatories for 'Banco Nacional Ultramarino', the central colonial bank of Portugal, were and their tenure details. The listing of the Indo-Portuguese notes has thus been brought on a par with other banknotes as far as classification is concerned.

By far the most interesting chapter from a historian/numismatist's viewpoint is the last one which groups together all 'essays, patterns, proofs and trials'. These crucial elements in ascertaining how the final designs for banknotes were arrived at in a historical sense are often hidden from the collectors' and academics' view and it is indeed a treat to browse through these pages, as sumptuously illustrated as the rest of the book is. The terminology employed for categorisation here is a bit vague – a 'check note' used as a checking device to account for the proper counting of printed notes is listed in this section, when it actually belongs to none of the categories the chapter's heading states as its contents. A 10,000 rupees 'specimen' note of George VI from the Ashmolean Museum's collection is listed here, as are the 10 rupees and 100 rupees 'Haj Pilgrim' issues from the Reserve Bank of India's collection, when none of these actually are 'essays, patterns, proofs', or 'trials'. (A remark for 'enhanced colour' accompanies the Haj note listings, but the colour is not 'enhanced' it just looks better and brighter because of the very condition the notes are in, as 'specimens'.) The authors could also have done with more diligence in understanding and ascertaining the vignettes depicted on some of the designs - on a set of colour trials/patterns of notes bearing the portrait of King George V, designed by Sir John Simpson in 1920-21, the vignettes of the Golden Temple at Amritsar and Badshahi Mosque at Lahore have been identified as a 'Mosque with minarets' with a 'design from the Moghul Era'!

However, to see so many patterns and trials grouped together is in itself a success story and the authors have not left any stone unturned to make this chapter as comprehensive as they can. In the process, they have been successful in discovering hitherto unknown patterns and design trials of Indian notes from foreign institutional collections, like that of the British Library in London and also from the trade. Very important and rare items, such as a trial for 100 rupees note bearing the portrait of Edward VIII, a '2 rupees 8 annas' trial with the portrait of George VI and the unique designs for 1 rupee and 5 rupees notes of a nascent Indian nation with the vignettes of Mahatma Gandhi, proposed to be issued soon after his assassination in January 1948.

Lastly, a word might be said about the two chapters from the previous edition that the authors have chosen to omit. Of these, the omission of 'notes/designs for the Indian National Army' issues can be easily disregarded because what appeared in this section in the 2000 edition was nothing but a propaganda bill, which may or may not have had a connection with the purported issue of paper money by the INA. However, the omission of 'private notes and coupons' is rather regrettable. The authors, in a small note under the introductory heading 'About This book', have justified the omission of these items in the following words – "(the private note and coupon issues) have been omitted from this book as they do not have the characteristics, security features of a banknote and currency unit. Hence they are not part of Indian Paper Money." This is a rather sweeping statement – there are certainly many other items which also do not have the 'characteristics and security features of a banknote', such as the cash coupons of the Indian princely states, but they have been listed in the book. As regards a 'currency unit', most of these private and other coupon issues did enter limited circulation and as such were very much 'currency units' – the reviewer remembers extremely well how the coupons issued by the Bombay Electric Supply and Transport Company (BEST) responsible for the city's

local transport in response to a small change shortage in the 1980's were widely accepted in all sorts of small transactions all across the city. In fact these coupons were so successful that they were issued in a stream of regulated and recurrent episodes and even carried simple security features such as a signature and an underprint. The 1 rupee note issued by Daniel McKinnon Hamilton (see 'Gosaba rupee and Sir Daniel Hamilton', by Vasant Chowdhury in ONSNL 164, 2000) is not only interesting as a curious instance of a private note issue by an English 'Zamindar', or landholder, it is also significant for the insight it offers into Mr Hamilton's Keynesian beliefs through the text it bears. The Hamilton note as well as the BEST coupons, along with other similar instances such as the 'tea-garden' paper tokens issued in Assam, are all very much a part of the India's 'paper money' heritage. Their inclusion and listing in a book that claims to be a 'standard reference guide' could well have stimulated collector interest and led to another vista being opened in understanding and documenting 'missing links' in the story of Indian paper money. The reviewer sincerely hopes that the authors take note of these remarks and consider reinstating at least some of the issues that had previously been listed under an independent chapter heading.

Despite these reservations, the reviewer can only describe his amazement at the scale of achievement of m/s Jhunjhunwalla and Razack. They have brought out what is by far the most handsome numismatic publication in India to date, and through sheer tenacity and diligence have strived to make it extremely comprehensive. No doubt such an effort requires moving Herculean resources and the authors have done exactly that. The outcome is a book that will prove an inspiration to collectors and researchers alike for its meticulous compiling of details, easy and intelligible presentation, excellent publication qualities and superb and sumptuous visual aspects. Kishore Jhunjhunwalla and Rezwan Razack will surely be known as 'trailblazers' in their own right and deserve every accolade for their efforts, rigour and investment, both academic and financial.

Shailendra Bhandare