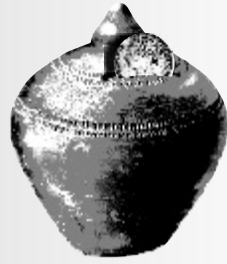


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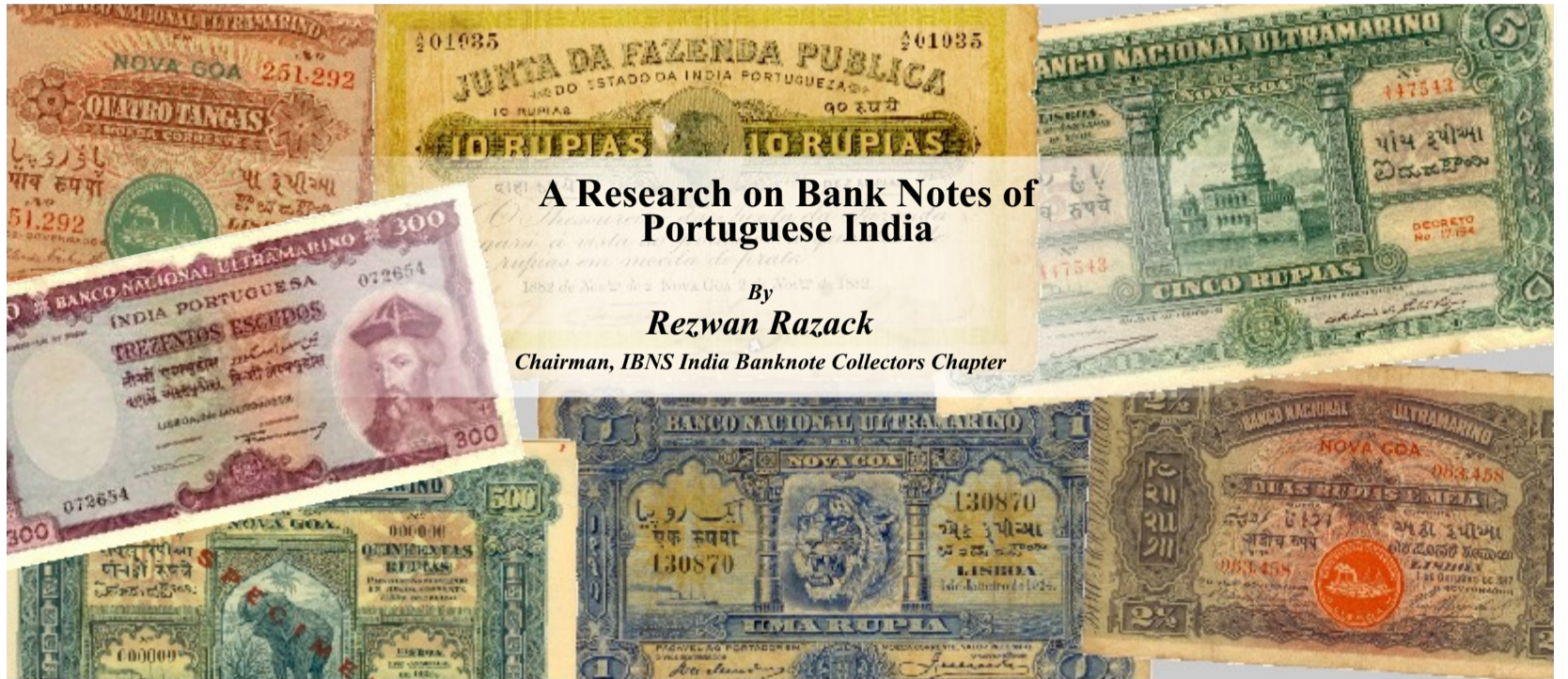
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A Research on Bank Notes of Portuguese India

By
Rezwan Razack

Chairman, IBNS India Banknote Collectors Chapter

Prologue:

The first notes resulted from the Anglo-Portuguese convention of 1880 by a Provincial Order No.566, of 27.IX.1883. The following notes were ordered to be printed and issued for circulation:

- 3970 notes of 5 Rupees
- 2400 notes of 10 Rupees
- 875 notes of 20 Rupees
- 310 notes of 50 Rupees
- 100 notes of 100 Rupees
- 18 notes of 500 Rupees

Notes that “were made in London and started circulating in this State (India) ON 1.x.1883 [...] and where the signatures were formed of the President of the Council of the Exchequer, the Governor General Viscount de Paco de Arcos and of the following voters (members): Procurator of the Crown and Exchequer (Attorney General), Luiz Pedro Moutinho de Gouveia; Secretary of the Council, Joao Joaquim de Oliveira Nagar; and the Treasurer General, Bernardo Jose da Silveira e Lorena.

1st Issue or Type 1:

In accordance with Article 5 of the Luso-Britannic Treaty of 26th December 1878, a Convention was drawn up in 1880 by the Governor Generals of Portuguese and British India and signed in Panjim on 12th April 1880. This was in effect till 1892 when the Treaty of 1878 was revoked on 14th January 1892.

Item 12 of the same Convention established that Paper Money be issued in the following denominations by the Treasury of the Department of Public Finance Nova Goa. The first notes were Uniface, had a watermark and were dated 1st November 1882 for the 5 Rupias denomination, 2nd November 1882 for 10 Rupias denomination, 3rd November 1882 for 20 Rupias denomination, 4th November 1882 for 50 Rupias denomination, 6th November 1882 for 100 Rupias denomination and 7th November 1882 for 500 Rupias denomination. All these had a manuscript signature or were hand signed. These notes were printed in London and under the responsibility of the Council of the Treasury. These notes even though dated 1882, were put into circulation on 1st



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October 1883 by a Provincial Determination no.566 of 27th September 1883. This 1st issue was withdrawn on 2nd November 1896.

Mr. Kishore Jhunjhunwala, in his book Indian Paper Money has described an issue of the General Government of the State of India in 1883 as Type 2. In reality, this Type 2 was never issued. The Department of Public Finance had only one issue of notes dated November 1882. The General Government of State of India had its first issue only in 1896.



Another interesting fact is that notes of the 5 Rupees denomination were payable in copper coins and the denominations of 10, 20, 50, 100 and 500 Rupees were payable in silver coins. The value in copper of One Portuguese Rupia was 16 Portuguese Annas and a Half Anna (Meia Tanga) weighed 200 grains Troy weight or 12.9598 g. The silver coin weighed 180 grains Troy weight or 11.6638 g.

2nd Issue or Type 3:



A second issue was by the General Government of the State of India as they now had the right to issue paper money. These notes entered into circulation in January 1897 with denominations of 5, 10, 20 & 50. Notes of this issue dated 1st December 1896 are Unifaced and were printed in the National Press of Nova Goa. These notes were also hand-signed or manuscript signature. These notes were withdrawn on 28th March 1900.

3rd Issue or Type 4:



This was authorized by a Provincial determination no.398 of 14th October 1899. This 3rd issue of paper money is Unifaced and was printed at the National Press of Nova Goa and bears the date 15th November 1899 and was issued in the following denominations – 5, 10, 20 & 50 Rupees. They were withdrawn from circulation on 1st February 1907.

Even though these notes were hand-signed, the two signatories were determined. One was by The Secretary of Finance and the other was by The Governor General.

4th Issue or Type 5:

These were issued by the Banco Nacional Ultramarino and form their first issue in India. These were printed in London by Bradbury Wilkinson & Co. Ltd., Gravadores and are dated Lisboa 1st January 1906. These notes are very elegant and beautiful having a multitude of colours. They are black, pale blue and multi-coloured, maiden on trident on mythical sea creature at centre, red steamship round seal low centre [Seal 1], steamship and arms at left, value at left and right and at each corner, manuscript signature low left and two printed signatures on right.



The reverse has colours of red and green, maiden's head at centre, value at left and right. These were printed in denominations of 5, 10, 20 and 50. Even though these continued to be printed over the years, they still bore the same date of 1st January 1906. The notes printed between the years 1918 and 1922 had a change in the red steamship round seal with a sea motif i.e. with a more eloquent representation of the sea filling the space with the addition of the word 'Lisboa' [Seal 3].

With this it was easy to determine if the notes were printed prior to 1918 or subsequently from 1918 up to 1922. Even though the printing of the 4th issue was discontinued in 1922, these were in circulation up to 1943. The notes had printed signatures of the Governor and Vice Governor and were personally required to be hand signed by the agent.





Watermark for notes of 1906 series:

There is a very interesting watermark which reads 'INDIA PORTUGUESA' just below the date and 'BANCO NACIONAL ULTRAMARINO' along the signature panel. This is a reverse watermark which forms a dark shadow to read the words described above.

Issues of 4 and 8 Tangas, 1 Rupia and 2½ Rupias – which form the 2nd Issue by Bank Nacional Ultramarino:

By a Decree No.3357 of 11th September 1917, the notes of the following denominations were ordered for circulation - 4 Tangas, 8 Tangas and 1 Rupia. These notes were printed in London by the same manufacturers of the 1906 issue by Bradbury Wilkinson & Co. Ltd., Gravadores and bear the date 1st October 1917, but came into circulation in June 1918. These had the steamship round seal with a sea motif with the word 'Lisboa'. A Decree No.4359 of 25th May 1918 authorized a further distribution of 4 Tangas, 8 Tangas, 1 Rupia and 2½ Rupias, which came into circulation in 1918 & 1919. These were issued to augment those already in circulation and are also dated 1st October 1917.



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All these notes were signed by the Governor and Vice Governor. There was no hand signed signature by the agent in this issue of notes and further issues of Banco Nacional Ultramarino. These are best described as having colours of reddish brown, green, blue-brown, red and reddish blue respectively. The various denominations have distinctive colours with steamship seal low centre, value at centre and each corner, reverse multi-coloured maiden in centre and with value at either end.

All these notes have an additional flap on the left as a counterfoil. For circulation, individual notes were detached leaving the counterfoil as acknowledgement with the owner. The counterfoil was also numbered the same as was the note. These were not perforated. Hence, in most of the notes that are seen in circulation, the left edges have been cut using scissors. Thus, some notes are minutely varying in size.

To further circumvent the shortage of paper money, led to the production of further notes of 1 Rupia and 2½ Rupias by a Decree No.5809 of 30th May 1919 and were put into circulation after August 1919. These notes are of the same type as the previous and bear the same date of 1st October 1917, but are different in colour and in the design of the BNU round seal [Seal 2], had red and violet seal.



A Note on Colour of Seals:



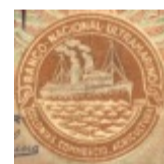
Green seal [Seal 2]



Red seal [Seal 2]



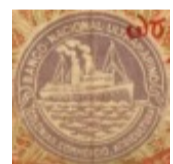
Blue seal [Seal 2]



Brown seal – without 'Lisboa' [Seal 3]



Red seal [Seal 2]



Violet seal – without 'Lisboa' [Seal 3]

For notes of these denominations, a new seal with steamship, round seal with a sea motif same as the one in the 1906 issue with the difference the words 'Colonias Commercio E Agricultura' being omitted and in its place, 'Lisboa' expanded and shifted below. This was discontinued after the first issue in

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1917 [Seal 2]. The Seals 1 & 2 were used until 1918 on notes printed upto that period.

The notes printed between the years 1918 and 1922 had a change in the red steamship round seal with a sea motif, i.e., with a more eloquent representation of the sea filling the space with the addition of the word 'Lisboa' [Seal 3].

Change in note and seal colour:

The red colour print of note numbers and seal in certain notes which have been used widely and have been exposed to oxidation have changed colour from red to brown.

The only brown / violet colour seal is seen in notes printed of Re.1 and Rs. 2½ denomination notes and is evident by the change in seal type [seal 3]. In type 1 seal, there is no such colour as brown.

3rd Issue by Bank Nacional Ultramarino - 1924:

By a Decree No.8384 of 25th September 1922, brought in a fresh issue of notes of a new design dated 'Lisboa, 1st January 1924'. The 4 Tangas and 8 Tangas notes were discontinued. This issue has notes of the following denominations – 1, 2½, 5, 10, 20, 50, 100 & 500 Rupias. These were printed now by Thomas de la Rue & Co. Ltd., Gravadores, London. The 1 Rupia and 2½ Rupias have tiger at centre, value at left and right, coat of arms at centre, steamship low left, with temple on the reverse. The 5, 10 & 20 Rupias have temple at centre, steamship low left, value at left and right and at each corner, coat of arms low centre, with tiger at centre on the reverse. The 50 and specimen of 100 & 500 Rupias have elephant at centre, steamship low left, column left and right, coat of arms low centre, value at left and right and each corner, with ship at centre on the reverse. All these were signed by the Governor and Vice-Governor. The flag or counterfoil of the 1st and 2nd Issue was discontinued from the 3rd Issue.



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4th Issue by Bank Nacional Ultramarino - 1929:


By a Decree No.17154 of 26th July 1929, gave rise to more notes of the same type and date (Lisboa, 1 January 1924) of the 3rd Issue, but bear the indication 'Decreto no.17154' and the prefix 'A' before the serial numbers and were issued in the following denominations – 1, 5 & 10 Rupias. They were printed by Thomas de la Rue & Co. Ltd., Gravadores, London. The notes of 5 & 10 Rupias have 'Decreto' printed in red and black. This necessitated the need to find the reason why? The notes of this type which were signed by the Governor and Vice Governor having black 'Decreto' in 5 & 10 Rupias were issued during the revolution. Even though the 1 Rupia note is signed by the Governor and Vice Governor, it is certain to say that it was put in circulation along with the 5 & 10 Rupias notes because of a 3rd signature above the steamship in all denominations. The notes that got issued after the revolution in 1926 were signed by the President of Administrative Council and an Administrator. This differentiates the period of issue, the black 'Decreto' – prior to the revolution and the red 'Decreto' subsequent to the revolution.



Decreto in black



Decreto in red




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5th Issue by Bank Nacional Ultramarino - 1938:

Under the same Decree No.17154 and contract a new series of notes entered into circulation. These were of the same type as of the 1924 issue but were now dated Lisboa, 1 January 1938 and their serial numbers were not preceded by prefix 'A'. They were issued in the following denominations – 5, 10, 20 & 50 Rupias only. They were printed by Thomas de la Rue & Co. Ltd., Gravadores, London. These notes of all denominations have 'Decreto' printed in red only. The notes of this type were signed by the President of the Administrative Council and Administrator.



In the 1938 issues, there are specimen notes of 100 & 500. These remained as specimens and were never issued for circulation.

A note on Watermark for issues of 1924, 1929 & 1938:

There is no watermark in the issues of 1924, 1929 & 1938, which lead to a lot of fakes. However, the notes have to be physically examined to determine whether they are original as these were specially printed on raised intaglio printers. A person is able to determine whether the note is genuine by keeping the note between his fingers. The note feels like its etched.

6th Issue by Bank Nacional Ultramarino – 1945:

A last series of Rupias were printed and entered into circulation, which was covered by the same Decree of 17154 through a Government Order dated 11th March 1945. These notes were Dt. 29th Nov. 1945 and were withdrawn in the year 1959. These were printed in England by Bradbury Wilkinson & Company London. They were issued in denominations of 5, 10, 20, 50, 100 & 500 Rupias.

These notes have an enclosed steamship in the left centre with portrait of Afonso de Albuquerque on the right, the value at left and right and at each corner. A maiden and sailing ship on the reverse with coat of arms at top right hand corner, value at left and right at each corner. All these notes were signed by the President of the Administrative Council and Administrator. They were withdrawn from circulation in 1959.



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These notes have an enclosed watermark in the left centre with the portrait of Afonso de Albuquerque on the right, the value at left and right and at each corner and coat of arms in the centre. These notes were dated Lisboa, 2nd January 1959. A sailor and sailing ship on the reverse with steamship seal on the top left corner and value at left corner. All these notes were signed by the Governor and Administrator. They were in circulation until 1961.

7th Issue by Bank Nacional Ultramarino - 1959

With the monetary reform instituted by a Decree No.41680 of 16th June 1958, the currency of Portuguese India underwent a change where decimalization came into being. The decimal system of 100 Centavos equals to 1 Escudo. The rate of conversion of the old currency was 6 Escudos to 1 Rupia. Hence, notes of 30, 60, 100, 300, 600. A 1000 Escudos currency note was also added. These notes were printed by Thomas de la Rue & Co. Ltd., London and were in circulation until 1961, the year in which the Indian Army liberated Goa.



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The answer to the multiple numbers on specimen notes of Banco Nacional Ultramarino Indo Portuguese Series:

Specimen notes of Banco Nacional Ultramarino Indo Portuguese Series printed by Bradbury Wilkinson & Company London have two distinct different serial numbers printed on the note. E.g. '50001' on the left side and '78000' on the right side. And if the specimen is with a counterfoil, the serial number on the specimen is '00000'. The serial numbers printed in different notes do not have the same serial numbers on the left and right side. In cases of lower denominations, there are six serial numbers having the last two digits as '01' on the left side and the last two digits of the serial number on the right side have '00'. It

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must be brought to attention that the printing of the Indo Portuguese notes were for use in their colonies outside Portugal. The printing of the note required an executive order in the form of a decree to print and issue these notes which were exchanged for copper, silver or gold as the case may be. These were then sent to their colonies overseas to a selling or authorized agent in that colony who hand-signed each note until the small denomination notes came into being on 1st Oct 1917.

The serial numbers on the left indicate the commencement of the serial number to be printed on the actual note and right indicates the end of that serial. To put it across simply, it means '50001' is the commencement now of the new print order and '78000' means that these notes were printed up to '78000', or 28000 notes were ordered to be printed.



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Obituary - Shri Balasaheb Chumble

The sad news of the demise of **Shri P.D. Chumble** of Nasik is disturbing and I join many others who knew Balasaheb (as PDC was fondly known) in paying my respects to his memory.

I first met Balasaheb in 1989, at the 'First Orinetal Numismatic Congress' in Nagpur. He stood out amongst other dignitaries, glamorous and portly, dressed in a white Jodhpur suit and puffing on a huge cigar, almost a modern day 'Nawab'! Ever since then, I enjoyed his friendship and generosity and above all, his gregarious hospitality at a variety of venues: his superbly decorated house in Nasik, the NSCI clubhouse in Mumbai, his flat at Tardeo and at his sister's house, not far from my own in Shivaji Park. He normally lived in Nasik, where he ran his family business of managing movie halls and was a prominent member of the city's cultural scene, running affairs of several social organizations.

In every meeting, Balasaheb would exult us with his vivaciousness, his passion for life and his remarkable enthusiasm which encompassed a variety of subjects - coins being just one of his many 'objects of desire'.

He was a keen patron of the arts, literature and music - his house in Nasik was a port of call for cultural luminaries from across Maharashtra - famous singers, dancers, artists, photographers made it a point to visit him. He was a close friend of V V Shirwadkar alias 'Kusumagraja', the renowned Marathi litterateur and a resident of Nasik. He was an accomplished photogrpaher, a keen gardener, a connoisseur of gentlemanly 'vices' of tobacco and spirits - in one of our meetings he took me by surprise by mixing up a bewildering (and suitably inebriating!) range of cocktails, solely from his memory!! In



short, there wasn't an aspect of life he wasn't passionate about. In spite of being riddled with chronic illnesses, he had an amazing knack of staring Death in the face and defeating fate with his exuberance, positivity and confidence.

Balashaheb's numismatic career began (as he would describe) with the doyens of the Mumbai scene - Shuklaji and K Coachman. He had an excellent collection of Western Ksatrapas and Satavahanas, the latter mostly collected from local sources in Nasik, Prakashe and Junnar. Added to these were some superb Mughal and Gupta coins - the joy to any connoisseur's eyes and an eclectic mix of other series - Marathas, Indo-Greeks, Princely States etc. Balasaheb was closely associated with the IIRNS right from its inception and a close friend of its founding trustee KK Maheshwari. He collected coins with the same zeal, enthusiasm and passion that characterised the rest of his life's activities. His collection was always open to researchers - Shobhana Gokhale, PLG, Ajay Mitra Shastri, AK Jha, Amiteshwar Jha, Dilip Rajgor, Raju Bhatt, Michael Mitchiner and myself included - have all published coins from his collection.

With his passing, we have lost another master of the 'Great Old School' - for them, collecting was a joyful and learned pursuit, not an excuse to satisfy the 'hoarding instinct', nor an ego-trip to elbow out others and by far, not even in the remotest sense, a commercial activity. I will cherish Balasaheb's memories fondly, I will also sorely miss his magnificent presence - truly an 'eminence grande' - every time I will go to Nasik.

- **Shailendra Bhandare**



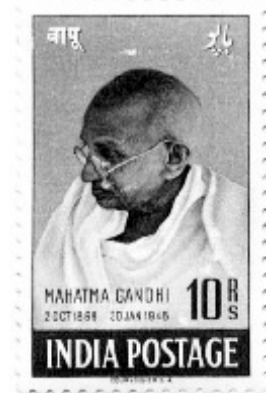
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Calendar of Events

Month	Date	Place	Event
Dec/Jan.	31-1-2	Varanasi	93rd Annual Conference of Numismatic Society of India (<i>Banaras Hindu University</i>)
January 2010	5	New York	Triton XIII Auction of Coins - Sessions 1 & 2 (<i>38th Annual New York International</i>)
January	6	New York	Triton XIII Auction of Coins - Sessions 3 & 4 (<i>38th Annual New York International</i>)
January	6	New York	The New York Sale - Auction of Coins (<i>38th Annual New York Convention</i>)
January	9	Mumbai	Monthly meeting of Mumbai Coin Society (<i>2nd Saturday of every month</i>)
January	9-11	Jamshedpur	JamCoin 2010, the 15th Annual Coin Exhibition of Coin Collectors Club
January	23-24	Tirupati	20th Annual Congress of the South Indian Numismatic Society
January	23-26	Nagpur	NagMoney 2010 (<i>Numismatic Research Institute</i>)
February	6	Mumbai	Museum Coin Show (<i>Dinesh Mody Numismatic Museum</i>)
February	12-14	Ahmedabad	Coinex 2010 (<i>Gujarat Coin Society</i>)
February	19-21	Calicut	Calicut Coin Fest 2010 (<i>Calicut Numismatic Society</i>) Please note the new dates
May	1-3	Coimbatore	Coimbatore Coin Exhibition 2010 (<i>Coimbatore Coin Society</i>)

Photo Feature



Wedding of Mr. Malcolm Todywalla took place in Mumbai on 29th Nov. 2009. Malcolm wed his beautiful girlfriend, **Ms. Delna Chinoy**. The grand wedding took place at Colaba in Mumbai and nearly entire who's-who of numismatic fraternity was present to bless the newlywed couple. The **Gullak Team** wishes Malcolm and Delna a happy married life.

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Photo Feature



Jamshedpur Coin Museum (the only numismatic museum in Jharkhand) had invited Sri Binoy Kumar Kundu and Sri Ravi Shankar Sharma (of Numismatic Society of Calcutta, Kolkata) to decipher their coins. They visited the museum on 20th & 21st December, 2009 and deciphered about 500 coins in the Museum collection.

Seen in the picture are **Mr. Kundu** and **Sharma** seated while **Col. H C Pant** and **Mr. Kalyan Guha** witness the decipherment in the Museum.

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