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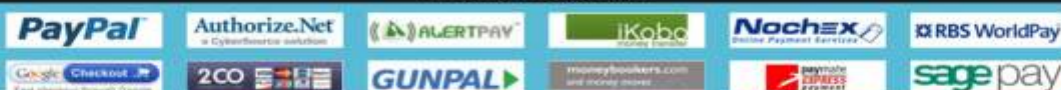
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## Advantage of Grading coins

By R Vaidyanadhan

The numismatic gems are rated according to their quality and the certifying companies inform the authenticity and excellence of coins.

The hobby of coin collecting started early in the 18th century. In those days, the coins are rated by the health of the coins. These were examined nearly as good, Fine and incredibly Fine.

Dr. William H. Sheldon, known collector of early American cents, has developed a revolutionary certifying system in 1948. Dr. Sheldon developed a machine of gold coin certifying that transformed the field of gold coin collecting. He began the accurate approach to assessing the coins while using scale of just one-70.

The certifying system utilises a 70 point system that also has lots of sub divisions with respect to the gold coin. Clearly, individuals which are totally worn-out are classified under Poor-1. However, a non-plus-ultra MS-70 grade was restricted to coins that almost have impossibly high standards of excellence and luster.

Other groups provided to coins are (F-2), Good (G-4), Excellent (VG-8), Fine (F-12), Very Fine (VF-20), Very Fine (XF-40), About Uncirculated (AU-50), Average Mint-Condition (MS-60), Choice Mint-Condition (MS-63) and Jewel Mint-Condition (MS-65). Dr. William H Sheldon's grade explanations continue to be helpful today and therefore are helpful because the general guide for gold coin certifying.

Knowing the standard of a coin is quite important. Certifying is actually a skill. It's not a science that requires standard or precise demarcation. It only works as a guideline. Certifying coins have several advantages. A number of its known advantages are: 1. The coins authenticity could be guaranteed; 2. The coins are individually evaluated; 3. The coin remains safe and secure since it is put into an exemplified holder. Rated coins usually are available in cased tamper-proof obvious plastic foundations; 4. If offered, the authenticity and grade from the gold coin is maintained; 5. Each rated gold coin may have its very own reference number.

Those who are designated to examine and measure the coins consider the following factors: etching from the word around the gold coin; luster; eye appeal; mintmark and date; any sort of put on that may affect the standard of the coins.

Today, increasing numbers of people are trading in coins due to their historic and financial values. In the earlier days, only voyagers and other travelers are the only real ones who were able to afford such a hobby.

The 4 most respected grading companies are PCGS, NGC, ANACS, and ICG. These can be trusted for authentication, finding problems and grading. In India too we have coin certifying companies. The NGS in Mumbai specialises in providing minute details of the coins, which appears to be their strength.



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## Earliest forms of Banking

By R Vaidyanadhan



In the ancient times wealth is deposited and kept in temples (the Sri Padmanabha Swamy temple in Thiruvananthapuram, is a classic example) in treasuries, where safety is afforded by the will of the gods. The earliest banks were used exclusively by rulers to fund the more important and larger festivals and for building expenses.

Research works indicate the first known token which had a monetary value were made of clay have been recovered near east excavations in Mesopotamia to a period beginning 8000 B.C. and ending 1500 B.C., presumed to have been made as records of the counting of agricultural produce.

Commencing the late fourth millennia mnemonic symbols were in use by members of temples and palaces to serve to record stocks of produce. [Types of records accounting for trade exchanges of payments were being made firstly about 3200. A very early writing on clay tablet called the Code of Hammurabi, refers to the regulation of a banking activity of sorts within the civilization during the era, dating to 1700 BC. Banking was well developed to justify laws to govern banking operations. During the Achaemenid Empire (646 BC) further evidence is found of banking practices in the Mesopotamia region.

Prior to the reign of Sargon I of Akkad (2335-2280) the occurrence of trade was limited to the internal boundaries of each city-state of Babylon and the temple located at the centre of economic activity there-in; trade at the time for citizens external to the city was forbidden.

In Babylonia of 2000, people depositing gold were required to pay amounts as much as one sixth of the total deposited. Both the palaces and temple are known to have provided lending and issuing from the wealth they held—the palaces to a lesser extent. Such loans typically involved issuing seed-grain, with re-



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payment from the harvest. These basic social agreements were documented in clay tablets, with an agreement on interest accrual. The habit of depositing and storing of wealth in temples continued at least until 209 B.C., as evidenced by Antioch having ransacked or pillaged the temple of Aine in Ecbatana (Media) of gold and silver.

Cuneiform records of the house of Egibi of Babylonia describe the families financial activities dated as having occurred sometime after 1000 BC and ending sometime during the reign of Darius I, show according to one source a "lending house", a family engaging in "professional banking..." (and economic activities similar to a degree to modern deposit banking, although another states the families activities better described as entrepreneurship rather than banking. The provision of credit is apparently also something the Murashu family participated in

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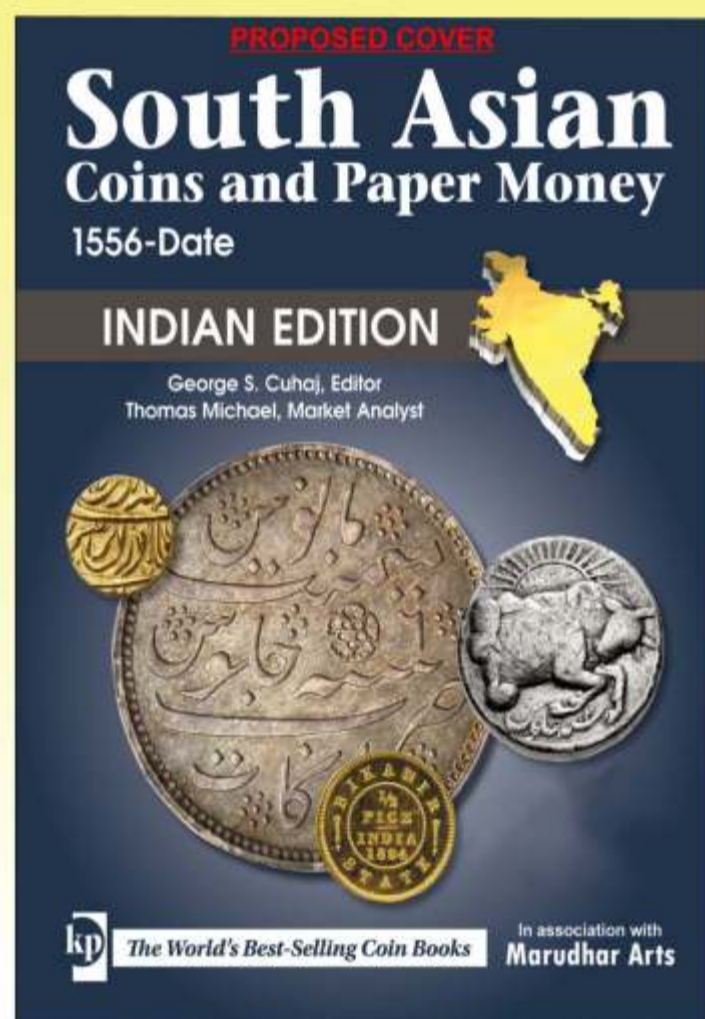
Marudhar Arts, Bangalore & Krause Publication, Iola, USA announces the launch of South Asian Coins & Paper Money - Indian Edition at 4<sup>th</sup> NNE, Bangalore, on 15<sup>th</sup> February 2013.

#### Please Note :

Because of this project we have cancelled our Nagpur Exhibition which was scheduled for 5-7<sup>th</sup> October'2012. As we have the time deadline to update the catalogue by 30th September'2012. We sincerely apologies for the inconvenience caused to everyone due to this cancellation of event.

This is the Legal cancellation notification from our side. We will not be sending any other notification /personal intimation to any one.

*Suggestions from all the Scholars, Numismatists and people related with coin and paper money are welcomed for updation of Catalogue.*



#### Schedule of our forthcoming Auctions

5<sup>th</sup> Auction - 7<sup>th</sup> September, 2012 - Mumbai  
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6<sup>th</sup> Auction - 12<sup>th</sup> October, 2012 - Kanpur  
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## Coin Exhibition in TECHNICHE'12

By Ravi Shankar Sharma

On being invited to arrange an exhibition of Indian Coinage in the TECHNICHE'12 (IIT Guwahati's Annual Techno Management Festival), seven members of Numismatic Society of Calcutta, attended the show with their coins as exhibits. This was the first time any Numismatic Society was invited to exhibit their coins by IIT in their seminar/conference in India. The total exhibition was designed to show the 'Indian Panorama' of the coinage starting from Mahajanapada Era to Modern Indian Coinage. There were 8 cabinets in which the coins were displayed with illustrations. The story of Indian Coinage through the actual coins was a matter of excitement not only to the students but also to the faculty members of the esteemed educational institution of the country. The three day long exhibition was also open to the local school children who visited in batches with their teachers.

Sri Binoy Kr Kundu's theme of exhibit was development of scripts through ages as in coins from Ancient to Modern India. Sri Somnath Bose exhibited the Coins of Ancient Period. Sri Saran Kr. Das's exhibit was on Mediaeval Coins and the Mughals, Sri Anup Mitra and Sri Harbinder Singh Saggi elaborated the total coinage of North East India which included Assam, Tripura, Cooch Behar, Jaintiapur, while Ravi Shankar Sharma illustrated coins of Manipur and Sikkim and also exhibited modern coins of India jointly with Sri Sudipto Ghosh.

Total show had overwhelming response from all corners. The hospitality provided at IIT Guwahati guest house (surrounded by green hillocks and huge pictorious lake) was excellent.





**JAMCOIN 2013 - from 6<sup>th</sup> to 8<sup>th</sup> Jan. 2013 at Tulsi Bhawan, Bistupur, Jamshedpur.**

Coin Collectors Club of Jamshedpur will be holding 13<sup>th</sup> Rare Coin Exhibition - JAMCOIN 2013 - from 6<sup>th</sup> to 8<sup>th</sup> January 2013 at Tulsi Bhawan, Bistupur, Jamshedpur. Numismatists, Scholars, Dealers, Coin Collectors & Coin Lovers are cordially Invited in this 3 days Coin Exhibition. Please contact Mr. Manoj Singh-President, (09934112828) Mr.Kalyan Guha- Genl. Secretary, (08092547068) Mr. S R Arun Kumar-Treasurer(09973781570). We are planning to hold Coin Auction during such Exhibition.

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## Silver: A Buy at every Dip

By Sandeep Shah

Hi, friends. On the onset let me congratulate the investor's who booked profit at the targeted levels of 63k. Though in Commodity exchanges the silver prices surpassed 65k, physical silver prices did not surge the identified & indicated rates of booking profit ie 63000. As i am drafting this newsletter silver prices r quoting at 59000.

What's Next? The answer is that, at this level stalwarts are recommending to purchase silver, though my personal opinion is to buy silver in small lots till 57000. I forth see silver at the levels of 57k to 63k in physical markets in near future & in commodity exchanges between 55k to 65k.

In my previous newsletter i had written about the break out in silver prices & also had indicated that this wouldn't be a move of a BIG magnitude. As the technical charts indicated the moved happened, but it happened too fast & quick.

Half silver rupee prices have subsided after touching new highs of almost 650 to 675 per coin. Presently they r ruling at 550 per coin. At present the markets r somewhat subdued & the season of festivities have begun. Investor's are recommended to buy silver on the targeted level.

Through this newsletter i would like to congratulate Mr. Dilip Rajgor Sir for the incorporation of 6th Auction house viz Rajgor Auctions. First Auction house to be founded by a learned, renomwed & illustrious person.

Also i would like to congratulate the Kanpur Exhibition team for their hospitality shown. It was a great effort altogether. An event which will be remembered for long.

I wish u all through this newsletter A Happy Dipawali & A Prosperous New Samvat Year ahead.



**Piyush  
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## Calendar of Events 2012-13

Month	Date	Place	Event	Venue
November	3-5	Mumbai	Diwali Coin Mela & Stamp Bazar	Kohinoor Hall, Opp Swaminarayan Temple, Dadar (E), Central Railway (JC 093454 11747)
November	23-25	Cochin	Coin Expo - 2012	North Arnakalam, Near North Railway Station, Cochin (Kerala Numismatic Society)
December	11-13	Pune	COINPEX - PUNE - 2012	Sonal Hall, Karve Road (International Collectors Society)
December	12	Pune	Rajgor's Auction No. 1	Sonal Hall, Karve Road (orgnd. at the Coinex-Pune 2012)
December	27-30	Kolkata	Mudra Utsav 2012	Haldiram Banquet Hall, 24 Ballygunge Park, Kolkata -19 (Numismatic Society of Calcutta)
Jan 2013	4 - 6	Coimbatore	Coimbatore Coin & Currency Fair	Kalam Doraiswamy Hall (Prabhu 0 94437 21245)
January	4 - 6	Hyderabad	HYPEX - GOLD - 2013	Hyderabad Philatelic & Hobbies Society
January	25-27	Nagpur	Nag Money - 2013	NRI - Numismatic Research Institute (Nagpur)
February	15-17	Bangalore	5th National Numismatic Exhibition 2013	Bell Hotel, Bangalore (Marudhar Arts)
April	18-21	Mumbai	22nd Shukla Day Coin Fair	World Trade Centre, Cuffe Parade (Farokh Todywalla)
May	1-5	Coimbatore	1st Numismatic Assembly	Royal Exhibitions (094895 81947)



**SOUTH INDIA'S  
1st AUCTIONEER**

SINCE 1908

Happy News to you all!

Dear Clients,

We express our heart felt thanks to you all  
for your wonderful support in running our  
The Ancient Times Auctions, 1st two auctions successfully.

We now invite you all for our  
Mini Auction on every First Sunday from 2012,  
@ our Home Auction Hall

**Mini Auctions**

(Auction method is the same like our major auctions)

Date : Every Month 1st Sunday  
Time : 1.00 pm onwards

**Venue : THE ANCIENT TIMES AUCTIONS**  
391, 100 Feet Road, Gandhipuram, Coimbatore - 641 012  
(Public View every 1st Sunday, 9.00 am to 1.00 pm)

For Consigning in the auction contact us before 10 days

**THE ANCIENT TIMES AUCTIONS**  
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TamilNadu, South India. E-mail : info@theancienttimesauctions.com  
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Ramesh K. Velunde



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## Anti Forgery Bureau of NGS

The NGS is receiving daily, hundreds of coins and bank notes for grading and certification. This includes not only genuine items but also modern forgeries meant to fool collectors. These are sent to us for authentication. But as you very well know, such forgeries are **Never** Certified and Graded by the NGS. Here are some more of them. (Rajgor)



NGS No. 2120000-017029

Authority: British India  
Ruler: George V  
Specs: Silver, 11.55 g, 30.67 mm  
Edge: Milled  
Denomination: Rupee  
Year: 1920

NGS. No. 2120000-017028

Authority: British India  
Ruler: George V  
Specs: Silver, 11.45 g, 30.72 mm  
Edge: Milled  
Denomination: Rupee  
Year: 1911



NGS No. 2120000-017006

Authority: British India  
Ruler: Edward VII  
Specs: Silver, 11.42 g, 30.78 mm  
Edge: Milled  
Denomination: Rupee  
Year: 1908

NGS No. 2120000-018758

Authority: British India  
Ruler: George V  
Specs: Silver, 11.26 g, 30.84 mm  
Edge: Milled  
Denomination: Rupee  
Year: 1916

## Commemoration of 150th Birth Anniversary of Motilal Nehru

By Pawan Kumar



The President of India, Shri Pranab Mukherjee released commemorative coins of 150 and 5 Rupees on the Late Shri Motilal Nehru on the special function of his 150th Birth Anniversary in New Delhi.

Commemorative Stamp on Shri Motilal Nehru was also released by the Communications & IT Minister Shri Kapil Sibal during the Function. President Shri Pranab Mukherjee received the first set of coins and postal stamps released at the function.



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### Star Items of our Kanpur Auction # 37



Lot # 12:- Rs. 40,000

**Auction No. 38**  
at Cochin -  
24 Nov. 2012



Lot # 26:- Rs. 1,50,000



Lot # 37:- Rs. 1,50,000



Lot # 173:- Rs. 45,000

Girish J. Veera's

## OSWAL ANTIQUES

Antiques License No. 15

**Auction No. 39**  
at Pune -  
12 Dec. 2012

Shop No. 2, Chandra Mahal, St. Paul Street, Dadar, Hindmata, Mumbai 400014. India  
Mobile: 093200 10483 • Phone: 022-2412 6213/2412 5204 • Fax: 022-2414 9917  
E-mail: [girish@oswalauctions.com](mailto:girish@oswalauctions.com) • [info@oswalauctions.com](mailto:info@oswalauctions.com) • Website: [www.oswalauctions.com](http://www.oswalauctions.com)

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