

Year 1 • Issue 1 11 September 2009 Pages 8 • Rs. 15/- FREE download at www.gullak.in

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From the Desk of the Editor

Dear Sir,

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I am delighted in placing the maiden issue of **Gullak** (the Complete Monthly Newspaper for Coins, Paper Money, Antiques and Collectibles) in your hands.

Gullak is a Hindi derivative of English Good Luck. The word Good Luck refers to an Indian custom where guest of a house gives a small change in the hands of host's kids. This small change is usually placed by the kids in a Piggy Bank as savings. Consequently, the word Gullak became a synonym for Piggy Bank. Whatever, be the origin of the word Gullak, now collectors have found a novel way of collecting these Piggy Banks themselves as interesting objects of collection.

Keeping in mind this inherent nature of saving tit-bits in a place, we have christened this newspaper **Gullak**, as it is going to be a depository of numismatic information. Gullak is a platform where every numismatist is bound to find things of his interest, be it a collector, a dealer, a scholar or an investor. The whole idea of Gullak is to present a family newspaper that covers the whole of numismatic industry. You will find here scholarly articles; popular notes & information; new discoveries; profiles of numismatists; news pertaining to recent developments & new issues from Indian mints; fakes; reports of recent coin fairs; and of course, advertisements.

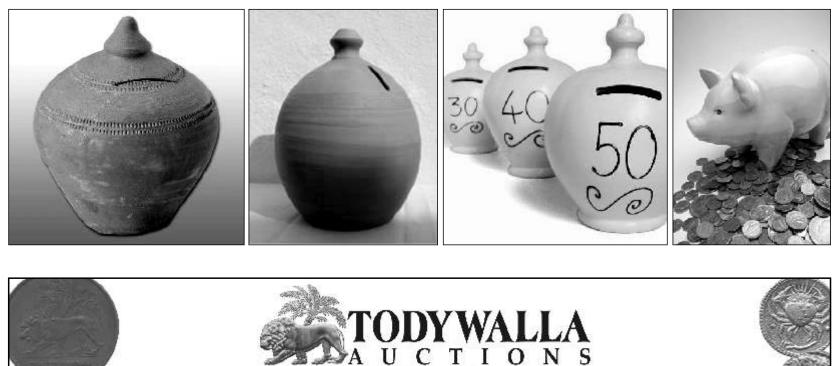
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Gullak is brought to you by Reesha Books International, India's only publisher of numismatic books. Gullak is supported by over a dozen of correspondents who hail from different areas of numismatic fraternity. We as a Gullak Team look forward to your suggestions, additions, opinions and of course your critical evaluations. You can write to us at our editorial office or email on info@reeshabooks.com. We will be pleased to publish them in forthcoming issues.

Looking forward to interacting with you every month, I remain

Yours sincerely,

Dilip Rajgor Editor



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Gullak or Piggy Bank

Piggy Bank (sometimes Penny Bank or Money Box in English and Gullak in Hindi) is the traditional name of a coin accumulation and storage receptacle; it is most often, but not exclusively, used by children. The Piggy Bank is known to collectors as a "still bank" as opposed to the "mechanical banks" popular in the early 20th century. These items are also often used by corporations for promotional purposes.

Piggy Banks are typically made of ceramic or porcelain, and serve as a pedagogical device to teach the rudiments of thrift and savings to children; money can be easily inserted, but in the traditional type of bank the pig must be broken open for it to be retrieved. Most modern Piggy Banks, however, have a rubber plug located on the underside; others are made of vinyl and have a removable nose for easy coin access. Some Piggy Banks incorporate electronic systems which calculate the amount of money deposited.

The etymology of the noun Piggy Bank is also interesting: In Middle English, *pygg* referred to a type of clay used for making various household objects such as jars. People often saved money in kitchen pots and jars made of pygg, called pygg jars. By the 18^{th} century, the spelling of *pygg* had changed and the term *pygg jar* had evolved to Pig Bank. Once the meaning had transferred from the substance to the shape, Piggy Banks began to be made from other substances, including glass, plaster and plastic.

An alternative theory of the etymology of the Piggy Bank is that in ancient times, scraps of food, and food that would otherwise spoil, could be "saved" and/or "invested" (and to an extent "recycled") by being fed to the domestic pig and in doing so fattening the pig for subsequent eating or sale. As pigs eat such a variety of foods in so many conditions, the strategy paid off for peoples in all continents and the strategy was passed on from generation to generation. Then when money was introduced into society, the already firmly established cultural habit of saving food scraps by depositing them in the pig was then supplemented, and in more developed/urban societies was supplanted, by the saving of scraps of money rather than food in the Piggy Bank.

- www.wikipedia.org

The Famous Gullak Song

Hindi Movie: Kaminey • Cast: Shahid Kapur, Priyanka Chopra Year: 2009 • Music: Vishal Bharadwaj • Lyrics: Gulzar

Aaja Aaja Dil Nichode, Raat Ki Mataki Tode Koyi Good Luck Nikaale, Aaj Gullak Toh Phode - (2) hai Dil Dildaara Mera Teli Ka Tel Kaudi Kaudi Paisa Paisa Paise Ka Khel - (2) Chal Chal Sadako Pe Hogi Than Than Dhan Te Dan Ta Da Da Da...... - (3) Aaja Aaja Dil Nichode, Raat Ki Mataki Tode Koyi Good Luck Nikaale, Aaj Gullak Toh Phode Aaja Aaja....

Hey Aaja Aaja

Aaja Ki One Way Hai Yeh Jindagi Ki Gali, Ek Hi Chance Hai - (2) Aage Hawa Hi Hawa Hai Agar Saans Hai Toh Yeh Romance Hai

Aaja Ki One Way Hai Yeh Jindagi Ki Gali, Ek Hi Chance Hai Aage Hawa Hi Hawa Hai Agar Saans Hai Toh Yeh Romance Hai Yahi Kehate Hai, Yahi Sunate Hai Jo Bhi Jaata Hai, Jaata Hai, Woh Phir Se Aata Nahi Aaja Aaja Dil Nichode, Raat Ki Mataki Tode Koyi Good Luck Nikaale, Aaj Gullak Toh Phode Hai Dil Dildaara Mera Teli Ka Tel Kaudi Kaudi Paisa Paisa Paise Ka Khel Chal Chal Sadako Pe Hogi Than Than Dhan Te Dan Ta Da Da Da..... - (3)

koyi Chaal Aisi Chalo Yaar Abb Ke, Samundar Bhi Pul Pe Chale Phir Tu Chale Usape Ya Main Chalu, Shehar Ho Apane Pairo Tale - (2) Kayi Khabare Hai -2 Jo Bhi Soye Hai Khabaro Me Unako Jagaana Nahi Aaja Aaja Dil Nichode, Raat Ki Mataki Tode Koyi Good Luck Nikaale, Aaj Gullak Toh Phode, Aaja Aaja..... dil Dildaara Mera Teli Ka Tel Kaudi Kaudi Paisa Paisa Paise Ka Khel - (2) Chal Chal Sadko Pe Hogi Dhan Dhan Dhan Te Dan Ta Da Da Da..... - (3)

Numismatics as an Alternative Source of Investment

By Adv. Ashok Shahani

Numismatics is the study and collection of money, *i.e.* coins. Of late the area of coin collecting has evolved well beyond the simple accumulation of old coins. In fact, it has become a sophisticated investment vehicle and it incorporates a lot of high volume purchase and sales, well informed participants, etc.

Numismatics has become quite a popular pursuit, like collecting oil paintings, antiques and gemstones. It is not unusual to hear at Todywalla's auctions that a particular Mughal coin like a gold Mohur from Emperor Akbar's times selling for a lakh, and the East India Company Gold Mohur selling for a few lakhs. A number of bargain buys can be obtained at generally affordable prices if you have the knowledge and the right contacts. Of course, the right timing is also important.

Numismatic investment is not meant for each and every enthusiast. A strong rate for a pricey coin in a weak market can turn devastating in normal times. One has to tread cautiously while making a portfolio of coins as sometimes so called truly rare coins can spell economic disaster for the investor. They may also become difficult to liquidate in bad times due to owner's identity and or the laws of taxation including capital gains.

Gold Bullion Coins – A truly Safe Investment

Normally an investor in Numismatics is looking for four things: liquidity, safety, profit potential and privacy. Gold bullion coins offer these four qualities at one stroke. A portfolio of gold coins, say belonging to the Nizam's dominions or the Alupa Gadiyana has a good response both in the present and the future. Once a decent beginning is made with Victoria sovereigns and later on, some other rare coins are added, one can successfully accomplish a buffer against future financial calamities.

Gold coins have historically been a part of major price rises which have been brought due to inflation. When there was high inflation around the world, the Gold coins survived and saved their owners from certain financial demise but also brought unbelievable profits and earnings for the sellers.

Suitable Temperament – A Necessity

If an investor can live with the volatile nature of the world of numismatics and consider it as a valuable attribute, then one is cut out to invest in rare coins.

One must never enter this world on ones own. A senior numismatist can be an experienced advisor to help you. Sometimes, rare coins become the target of speculative investors and at any stage, they become hazardous risks. A steady appreciation is what is necessary. On the other hand, certain coins have a promising record like thoroughbred horses and in the long run have performed very well in the volatile market. There is no guarantee that whatever is being invested is going to reap rich returns.



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Rare coins- are they truly rare?

Rare coins also fall in different categories much like corporate stock, mint editions, 19th century Mogul coins, 20th century coins, small denomination gold coins, commemorative coins, investment gold coins etc, etc.

Unlike the Sensex or the NSE, the coin market can lie dormant for years without moving in either direction. When it begins to move, the activity begins very, very quickly. It is not unheard of that a coin can get more than double its value in a 12 month period. If you are a long term investor for a period of say upto five years then you are a sure shot winner. Patience and firm resolve are the invaluable traits when you plunge into the world of investment in Numismatics.

Grading of Coins – Imperative

Grading of Coins should be given major consideration when dealing with investment in coins. *Grade* refers to a coin's quality. High Grade coins are usually preferred as they are worth investment grade. Many a person may peddle a prominent coin as true value but it may not be Mint grade and thus the sheen of the coin is very important.

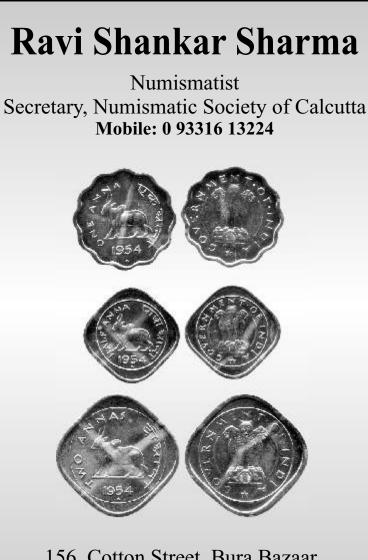
It is imperative that while purchasing rare coins, they ought to be graded by some nationally accepted grading service. They must be kept in secure transparent containers and should rarely be touched by the bare hands so that its value should not diminish.

Coin Population- Is it Important?

The second factor that must be given ample consideration is the population of the coin. *Population* refers to the total number of coins given a grade by the grading service out of the total coins available of that category. Usually coins are in a set or in a series. If the coin is rare *i.e.* it is having strong relative rarity, then there is an every likelihood that the purchase will benefit if there is a run for such a type of coin in the years to come.

Investment in Coins – Tax implications

Besides having a certificate of authenticity from a grading service, there are particularly no such specific requirements to



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hold coins. Capital Gains are charged on the normal level except when there is short term capital gain. The incidence of tax is then heavier. Wealth Tax is also chargeable in case there is a string asset base value beyond a particular wealth tax limit. A savvy tax lawyer can end ones tax woes with comprehensive tax planning. Isn't it a delight!

Present day Scenario

Nowadays, people are desperately looking for investment opportunities for a lucrative means to earn some decent extra income.

Our money is hard earned and it should not go in vain but an investment opportunity should not pass by, too.

Collecting coins and currency is now valued as the best means of investment. There is a forecast that the portfolio of rare coins and notes will exponentially double in the coming years.

Are you heading for Riches?

Rare coins investment presents a greater chance to be richer in a shorter length of time. This is specifically applicable to people who are collecting rare coins or even coins as a hobby. These small pieces and bits of metal of varied kinds are more likely to triple in price in the coming days.

Doors are open - Step in

The prices of rare coins are even today somewhat reasonable and collections can still be obtained today at a good bargain. By investing in rare coins experienced investors can balance a stock portfolio and expect a substantial return on investment in the next few years. A veritable nest egg!

Rate of return - A Myth

In today's volatile market, with Gold and silver as base metal giving double digit gains in months, a 20% rate of return is a safe bet in today's times. In today's time, Gold, Silver and Platinum coins have shown a remarkable semblance of stability than stock markets and treasury bills.

So, be a great collector of coins and enjoy a huge profit!

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Kolkata



Hi-Profile

Mr. Praful Thakkar, I.A.S.

Mr. Praful Thakkar (b. 25th February, 1940) is a senior numismatist who has a number of feathers in his cap. He retired as Secretary to the Government of Gujarat and worked as IAS Officer in various capacities for 31 years.

Mr. Thakkar started collecting coins and allied subjects for over 3 decades and has a good collection of medals, Mughal coins and coins of Indian Princely States. Besides that he has the largest collection of off-beat numismatic items: badges, belt buckles, weights and canteen tokens. It is only because of Mr. Thakkar that the much-neglected numismatic items like badges, belt buckles, weights and canteen tokens have gained a centre stage position among collectors.

Apart from the collecting part, Prafulbhai has also presented these numismatic items in a best possible way. He has been exhibiting these little nuggets with the help of digital technology and by that has presented a milestone for collectors on the art of exhibiting their coins. His exhibits are a perfect mix of quality of objects, scholarly text and beautiful illustrations.

Recently, Prafulbhai has been honored with double listings in the Limca Book of records. He has been listed in the muchsought after Record Book in two categories: Autographs (having more than 4300 autographs of Indian and world celebrities, including 101 Noble laureates and 519 Padma Shri awardees). Another category the Limca Book records Mr. Thakkar in is having the largest collection of metallic canteen tokens, more than 450 tokens of various Indian establishments. He has been honored with Life-Time Achievement Awards by the Indian Coin Society in 2008 and by the Gujarat Coin Society in 2009.

The greatest service done by Prafulbhai is the launch of two websites: www.indianautographs.com and www.indiannumismatics.com. The former website has already received over 1,50,000 hits from 53 countries.

Motto of Shri Praful Thakkar is **Hobby is for Health and Hobby is for happiness**. We wish him all the best for life and may he serve Indian Numismatics for years to come. Amen!

Books authored by Shri Praful Thakkar:

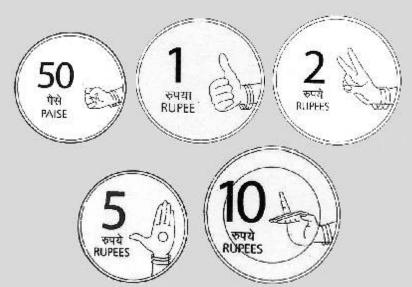
- 1. Collector's Guide to Indian Canteen Tokens
- 2. Collector's Guide to Membership Badges of Turf & Race Clubs of India
- 3. Collector's Guide to Chronologies of Sultans, Rulers & Colonial Heads of India 4. Chapras: Collector's Guide to Belt Buckles, Badges & Badge Plates of India



Did You Know? Bharatnatyam in your Coins

The new coins introduced by the Government of India were designed by Mr. Anil Kumar Sinha, a graphic designer who teaches at the National Institute of Design, Ahmedabad. He has devised blueprints for the new 1, 2, 5 and 10 Rupee and 50 Paise coins. Sinha drew inspiration for these coins from Bharatnatyam. These coins have a woman's hand in various *Mudras*. One of the guidelines he was given was that the coins *should suggest that they are from India*. Sinha pointed out that as Bharatnatyam is universally known and contains the word *Bharat*, it made sense to have *Mudras*. However, not many people are in favor of these coins for a number of reasons.

Do you think these new coins introduced by the Government of India are attractive? If not, write to us your views and ways the India Government Mints can improve the beauty in our coins. We are waiting for your response at <u>info@reeshabooks.com</u>.







Gullak



3-Stars to Ahmedabad Coin & Currency Fair

Shatrughan Jain, a leading coin professional from Ahmedabad, organized his first fair called **Ahmedabad Coin & Currency Fair** at Ahmedabad from 14th to 16th August 2009. For the first time a coin fair was arranged in a 3 Star hotel with all the necessary pomp and glory. The Fair was inaugurated at the hands of **Dr. Shailendra Bhandare**, Asst. Keeper of Coins, Ashmolean Museum, University of Oxford.

The Fair had four important events: 38 Dealers' Stalls, exhibition of coins; exhibition of badges and Belt Buckles from the collection of Mr. Praful Thakkar; 2 auctions of coins and currency; and a general get together of all concerned numismatists. Collectors and professionals from all parts of the country attended in large numbers and had a feast of coin collecting.

On 14th August, Oswal Auctions organized their 4th auction. It was well-attended and participated by the concerned. On the following day, Todywalla Auctions successfully conducted their 37th auction of coins and currency. At the end of the Fair, all the participants were happy and looking forward to the next 3-star fair by Mr. Shatrughan Jain.

New Issue of Rs. 5 Coins of Unity in Diversity, 2007

By Ravi Shankar Sharma

On 29th July 2009, the Reserve Bank of India, Kolkata released new 5 Rupee coins of the year 2007 with the theme, "Unity in Diversity". The proposed date of release of these coins was 1st October 2007 but due to a controversy around the coins, these were delayed for a longer time. However, these coins are now available in the market but they are issued in a limited quantity only. Hence collectors are advised to collect them before they disappear from the market!





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Month	Date	Place	Event	
October	2-4	Coimbatore	Coin Exhibition	
October	3	Mumbai	Coin Show (Dinesh Mody Numismatic Museum, Kalina)	
October	23-25	Kolkata	Exhibition of coins, medallions & notes on Wild Life (Numismatic Society of Calcutta)	
October	23	Kolkata	Auction No. 6 of Oswal Antiques	
October	24	Kolkata	Auction No. 40 of Todywalla Auctions	
Oct/ Nov	30-31-1	Pune	StampEx Pune 2009 (International Collectors' Society of Rare Items)	
October	30	Pune	Auction No. 7 of Oswal Auctions	
October	31	Pune	Auction No. 8 of Oswal Auctions	
November	7	Mumbai	Coin Show (Dinesh Mody Numismatic Museum, Kalina)	
December	5	Mumbai	Coin Show (Dinesh Mody Numismatic Museum, Kalina)	
December	25-28	Mumbai	2nd Annual Museum Coin Fair (Dinesh Mody Numismatic Museum, Kalina)	
Dec/Jan.	31-1-2	Varanasi	93rd Annual Conference of Numismatic Society of India	
January 2010	8-10	Calicut	Coin Fest 2010	
January	23-26	Nagpur	NagMoney 2010 (Numismatic Art Gallery)	

Booking of New Commemorative Coins of India

Following are the new Commemorative coin sets with the theme of Shahid Bhagat Singh Birth Centenary (1907 - 2007) to be issued by the India Government Mint, Kolkata:



Denomination: Rs. 100

Metal: Quaternary Alloy (Silver 50%, Copper 40%, Nickel 5% & Zinc 5%) Weight: 35.00 g

Shape & Size: Circular; 44 mm

Denomination: Rs. 5

Composition: Ferrite Stainless Steel (Iron 83% & Chromium 17%) Weight: 6.00 g Shape & Size: Circular; 23 mm with Security edge

Classifieds

Cost of coin sets (Rs. 100 & Rs. 5):

	Within India	Abroad			
a) Proof Set	Rs. 1435/- per set + 12.5% Tax	US \$ 45 per set			
b) UNC Set	Rs. 1138/- per set + 12.5% Tax	US \$ 35 per set			

By Ravi Shankar Sharma

Packing, forwarding and shipping charges:

	Within India	Abroad
1 Set:	Rs. 170;	US \$ 15 per set
2 Sets:	Rs. 250;	
3 Sets:	Rs. 330;	
4 Sets:	Rs. 410; and	
5 Sets:	Rs. 490	

Booking period: 10th July 2009 to 31st October 2009 For more details please visit their website, www.igmint.org.

Required **DTP Operator**, Knowledge of Photoshop, CorelDraw and MS Office. Contact - Ms. Rachna on **022-2561 4360**

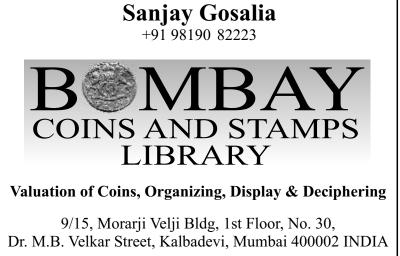
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Patwardhans of Miraj: <u>Their Coins and Territories</u>

By Prashant P. Kulkarni

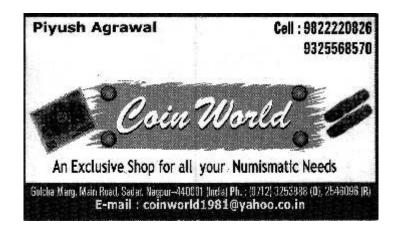
The founder of the Miraj house was Raja Govindrao Patwardhan, an esteemed trustworthy Sardar of the Peshwas. He distinguished himself in several wars against the Nizams and the rulers of Mysore thereby extending the Maratha frontiers from River Krishna to he Tungabhadra River in Karnataka. It was in 1761 that Miraj was awarded to Gopal Govind Patwardhan by Peshwa Madhavarao. He received an annual income of 25 lakhs and was required to maintain a cavalry of 8000 horses. He was followed by Raja Vaman Rao Pawardhan (1771-1775), who inherited his father's military talents and was able to defeat Haider Ali of Mysore. The next rulers were Raja Pandurang Rao (1775-1777), Raja Gangadhar Rao Patwardhan, Raja Harihar Rao Patwardhan (1777-1782), Raja Chintaman Rao Ptwardhan (Appa Saheb) (1782-1801), and Raja Gangadhar Rao Patwardhan. It was rumored that Chintaman Rao died in a battle hence his uncle Gangadhar Rao crowned himself. Chintaman Rao returned victorious and got very angry. He left Miraj only with an idol f Lord Ganesha to found another branch of the Miraj clan at Sangli. Thus the Miraj family was divided between Senior and Junior branches in 1801.

The territories of both branches were widely spread over in many other Princely states and British territories. It mostly included Sangli, Budhgaon, Jamkhandi, Tasgaon, Kurindwad, Madavpur (Kurundwad Junior) and Wadi. The following Rajas ruler over in the 9th and 20th centuries:

- 1. Raja Ganpatrao I Patwardhan 1820-1833
- 2. Raja Ganpatrao II Patwardhan 1833-1875
- 3. Raja Sir Gangadharro Ganesh (Bala Saheb) Patwardhan 1875-1939.
- 4. Raja Narayanrao Gangadharrao (Tatya Saheb) Patwardhan 1939.
- 5. Raja Shri Madhavrao Narayanrao (Rao Saheb) Patwardhan 1939-1999. Died 25th March 1999 at Pune.

The Patwardhan dynasty ruled the state as a principality until March 8, 1948. Prior to that date Miraj it was capital of princely state of Miraj Senior. The raja of Miraj had the right to issue capital sentence to his subjects. It was one of the fully powered Princely States of British India, under the southern division of the Bombay Presidency, forming part of the southern Maratha Jagirs, and later the Deccan States Agency.

Patwardhans were devout Shaiva Hindus, worshiping the Lord Ganesha. They had a large silver idol of Ganesha weighing 53 kilo for worship in their Mahal. It is because of this reason that they issued the famous Ganapati rupee during the early times. These rupees (including a half and a quarter) and a gold Hona bearing the legend Sri Pant Pradhan on the obverse and Sri Ganapati on the reverse have been published by Maheshwari and Wiggins in their Maratha Mints and coins¹. According to Shailendra Bhandare and oving Prabhu, Fanams reading Pant Pradhan also exist². These coins obviously related to the Peshwas who were the Pant Pradhans, the chief ministers of the



Chhatrapati. The coins are very interesting as they mention the Mughal Emperor Shah Alam II name, the title of the Peshwas-Panta pradhan and the mint name Murtizabad for Miraj. The date 122x, if taken as 1220 Hijri will correspond to the AD 1805 of 1220 Fasli will be equivalent to AD 1810. Both dates follow the division of Miraj house into senor and junior, It is impossible to say as to who struck these coins as it could be either of the Chintaman Rao of Gangadhar rao from Sangli or Miraj respectively.



Much earlier than these periods was the copper coinage minted by the founder of the dynasty, the Gopal Rao Patwardhan. They bear the name *Sri Gopala Rao* on the obverse and the legend *Punampratapi* on the reverse. These coins have been put in under the unattributed section by Maheshwari and Wiggins³. Some coins bear only *Sri Gopala* on the obverse and *rava rava* on the reverse⁴.

It is now that a new type has come to light, which is being published here.

Copper, 12x17 mm, 5.76 g



Obv: Devanagari legend *Srī Gopāla* in three lines **Rev:** Devanagari legend *Subedar* in two lines.

The novelty of this coin is that it bears the word Subedar. This shows that the Jagir conferred by Madhavrao Peshwa to Gopal Rao Patwardhan in 1761 was taken in high esteem. Gopal Rao started calling himself a Subedar rather than just a Jagirdar and issued coins saying so to proclaim him the lord of the Krishna-Tungabhadra region.

References:

- 1. K.K. Maheshwari & K.W Wiggins, Maratha Mints and Coinage, IIRNS, Nashik, 1989, p. 20-T2, p. 69-T-2.
- 2. Discussions in South Asia Coin Group.
- 3. Maheshwari & Wiggins, p. 197, T42.
- 4. Maheshwari & Wiggins, p. 198, T43-6.



Release of new Commemorative Coins of Saint Alphonsa

By Ravi Shankar Sharma



On 23rd August 2009, Finance Minister Mr. Pranab Mukherjee released a set of commemorative coins to mark the Birth Centenary of the first Indian woman Catholic Saint Alphonsa, who was canonized in Vatican last October. St. Alphonsa was born in Kudamaloor, a village near Kottayam, to Joseph and Mary Aug 19, 1910. She was brought up by her maternal aunt and educated by an

uncle who was a priest. On Dec 2, 1953, Eugène-Gabriel-Gervais-Laurent Cardinal Tisserant inaugurated the diocesan process for her beatification and Alphonsa was declared a "Servant of God". On July 9, 1985, she received the title, Venerable Sister Alphonsa. Later she was beatified on Feb 8, 1986 by Pope John II at the Nehru Stadium in Kottayam.

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1/4 Page (inside pages)	218 x 80 mm	Rs. 800/-	Rs. 8,800/-				
1/8 Page (inside pages)	105 x 80 mm	Rs. 500/-	Rs. 5,500/-				
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Edited by Dr. Dilip Rajgor. Published, Printed and Owned by Parul D. Rajgor and published from Reesha Books International, 7-8-9, Reesha, Gupta Niwas, V.P. Road, Mulund (W), Mumbai - 400 080 INDIA • Telefax: +91-22-2561 4360 • Cell: +91- 98692 82585 • E-mail: info@reeshabooks.com • Web: www.gullak.in