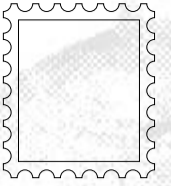


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11 November 2009  
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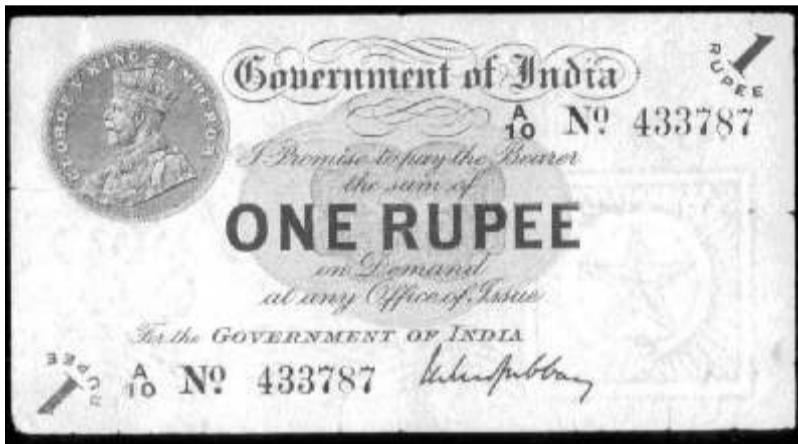
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## King George V – 1917 Issue – One Rupee

By **Rezwan Razack** (Chairman, IBNS India Banknote Collectors Chapter)

### King George V - 1917 Issue - 1 Rupee - Obverse



Unstapled Note without perforation on left side; Star enclosed in a rectangle watermark; 'A' Prefix - Cawnpore Circle - 1<sup>st</sup> Print - Sea Sunk; Signed by M. M. S. Gubbay

### King George V - 1917 Issue - 1 Rupee - Reverse



Wrong Gujarati

### King George V-1917 Issue-1 Rupee: Order in chaos

Even though the King George V - 1917 Issue - 1 Rupee commenced with Prefix 'A', there was chaos as there was no continuity to the signatories of the prefixes. Even though the notes should follow the alphabetical order and a pattern with regards to prefix and signatory, there is however, a disconnect as earlier signatory has signed a note with a later prefix. By 1910, there remained only seven circles of issue namely Cawnpore, Bombay, Calcutta, Karachi, Lahore, Madras and Rangoon. All other sub-circles were merged with these seven main circles. Like in the case of the Rs. 2½ issue, the Re.1 King George V 1917 Issue also in its first print had the indication of the prefix representing the circle of issue. The first 1 Rupee notes were issued on 30<sup>th</sup> November 1917.

In July 1918, the German torpedoes sank a ship named SS Shirala carrying a consignment of 1 Rupee notes from England to India. This was the second print. These notes were pre-signed and were legal tender. This was the first case of notes that sank which were pre-signed before they arrived to India from England. Some of these notes that were washed ashore were found on the Southern coast of England. The notes with prefix 'A', 'K', 'L', 'M' & 'R' were part of this shipment that sank. There was already a quantity of notes with the above prefixes in circulation, which were withdrawn. Further re-prints for circulation continued with prefixes 'B', 'C', 'D', 'E', 'F', 'G', 'H' & 'J', and thereafter, from 'N' to 'S', with the exception of 'K', 'L', 'M' & 'R' as they were already used in the first issue and withdrawn. The prefix 'I' was never used as it denoted a number and not an alphabet. The prefix 'Q' was also not used as prefix 'O' had been used instead. The 1 Rupee Notes were printed with Prefix 'A' to 'Z' with the exception of 'I', 'Q', 'T', 'U', 'V' & 'W'.

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William and Mary, Silver Rupee,



Akbar, Jalal ud-din, Gold Mohur



Chandragupta II, Vikramaditya, Gold, Dinar, Lion-Slayer type



George V, Silver, 15 Rupees Off Metal Strike

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**1<sup>st</sup> Issue – 1<sup>st</sup> Print**

Signatory	Prefix	Issuing Circle	Watermark	Gujarati on Rev.
M. M. S. Gubbay	A	Cawnpore	Enclosed star	Wrong Gujarati
M. M. S. Gubbay	B	Bombay	Enclosed star	Wrong Gujarati
M. M. S. Gubbay	C	Calcutta	Enclosed star	Wrong Gujarati
M. M. S. Gubbay	K	Karachi	Enclosed star	Wrong Gujarati
M. M. S. Gubbay	L	Lahore	Enclosed star	Wrong Gujarati
M. M. S. Gubbay	M	Madras	Enclosed star	Wrong Gujarati
M. M. S. Gubbay	R	Rangoon	Enclosed star	Wrong Gujarati

*\*All the notes with the above prefixes were without perforation and with wrong Gujarati on the reverse.*

**Government of India reinforces trust in Paper Currency:**

It is necessary to understand the circumstance and events that necessitated the printing and issuing notes of smaller denomination in India as until 1917 the smallest denomination of Indian Currency note was 5 Rupees. A huge distrust in the currency notes of all denominations arose from 1916. This resulted in the public encashing these currency notes into coins. The currency notes were also subjected to discount of its par value. The Government of India was put to great test in retaining the trust of the public in currency notes by converting them to silver from paper. The Government faced a situation where the silver got exhausted and they could not convert the currency notes in many cases. The World War I also added to the misery of the Government. Even gold sovereigns were offered to the public in exchange of the currency notes. This failed because they came back to the Treasuries as soon as they were issued. The rise in price of silver also did not help as people indulged in speculation and hoarded coins. This severe shortage and price rise in silver and other metals caused by the World War made people hoard silver for personal gains. The situation would have been quite drastic if USA had not supported India by melting 200 million troy ounces of silver and delivering that to India in 1918, which in turn produced 260 million silver rupees.

**Birth of King George V – 1917 Issue- 1 Rupee & 2½ Rupees notes:**

The Government of India, in order to economize and conserve the use of silver commenced issuing paper money of small denominations. Thus was born notes of 1 Rupee. This was followed by an issue of 2½ Rupees. They were issued to public directly from the Currency Offices from January 1918 onwards and from District Treasuries from April 1918. These notes could also be encashed at Post Offices. There was no restriction of encashment anywhere within the Union of India and had the status of being universalized.

The 1 Rupee and 2½ Rupees notes were very unpopular and were traded / accepted only on a varying discount, the maximum being 19%. They were accepted on par because of its wide acceptance and use from 1920 onwards.

**King George V – 1917 Issue - 1 Rupee Packet & Booklet:**

Without perforations & perforated:

The first issue of 1 Rupee was in the form of a packet of 25 notes, which were unstapled, therefore without any perforation on any side. There were instances of these packets containing irregular quantity of notes – lesser or greater than 25 notes, which were reported to the Controller of Currency. This necessitated in 25 notes being bound in a booklet either by stapling or stitching, from 1919 and resembled a miniature cheque book. The outer cover in red carried printed slogans to popularize Government efforts and programs. These stapled / stitched notes have a visible perforated edge on the left.



*King George V – 1917 Issue – 1 Rupee - Stapled Booklet Note with perforation on left side; 'D' Prefix - Universalised*

**King George V – 1917 Issue – 1 Rupee**



*'E' Prefix with correct Gujarati on reverse*

**Special features of King George V - 1917 Issue - 1 Rupee Note - 1<sup>st</sup> Issue:**

- Issued on 30<sup>th</sup> Nov' 1917;
- Discontinued on 1<sup>st</sup> Jan' 1926;
- Printed in England;
- Paper – White hand-made moulded paper;
- 3 signatories only – M. M. S. Gubbay, A. C. Mc Watters & H. Denning;
- Watermark – two varieties – star enclosed in a rectangle and rayed star;
- First pre-signed notes shipped from England; and
- The only issue of Indian Paper Money having prefix 'O'.

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**Correction in Gujarati Language:**

An error in the Gujarati language printed on the reverse of the note was noticed. The Gujarati script is represented on the eighth panel on the reverse. This error was corrected in prefix 'D' itself. However, there have been notes that have been observed in later prefix including prefix 'H' that have the error in Gujarati language printed on the reverse. This is because while production, the earlier paper with error Gujarati must have been used.

**Prefix 'O':**

The only instance of prefix 'O' being used in Indian Paper Money is in the 1st Issue of King George V One Rupee. The prefix 'O' is never used in Indian Paper Money as it is confused with the numeral zero. The prefix 'I' is also not used for the same reason as it signifies the numeral 1.

King George V – 1917 Issue – 1 Rupee



Only denomination in Indian Paper Money with 'O' Prefix

**East Africa issues of King George V – 1917 Issue - 1 Rupee: Prefix 'X', 'Y' & 'Z':**

There is also a note signed by M. M. S. Gubbay prefix 'X' with corrected Gujarati on the reverse. This was because notes with prefix 'X', 'Y' & 'Z' were used for circulation in British East Africa. There was a split in signature in prefix 'X'. A. C. McWatters signed the remaining prefix 'X' along with 'Y' & 'Z'. This issue has the enclosed star watermark.

**Split in signature:**

The first signature split occurred in prefix 'J' and prefix 'X'. That is M. M. S. Gubbay to A. C. McWatters. The second split occurred in prefix 'S', that is, A. C. McWatters to H. Denning.

King George V – 1917 Issue – 1 Rupee



'J' Prefix; Signed by M. M. S. Gubbay - Signature Split

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'J' Prefix; Signed by A. C. McWatters - Signature Split

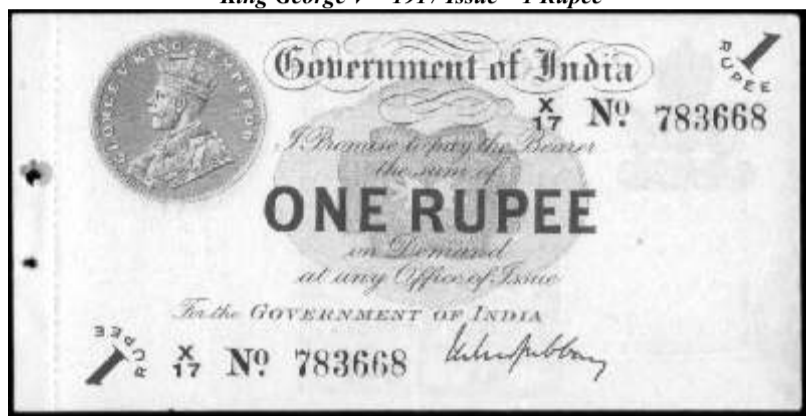


Reverse - Correct Gujarati

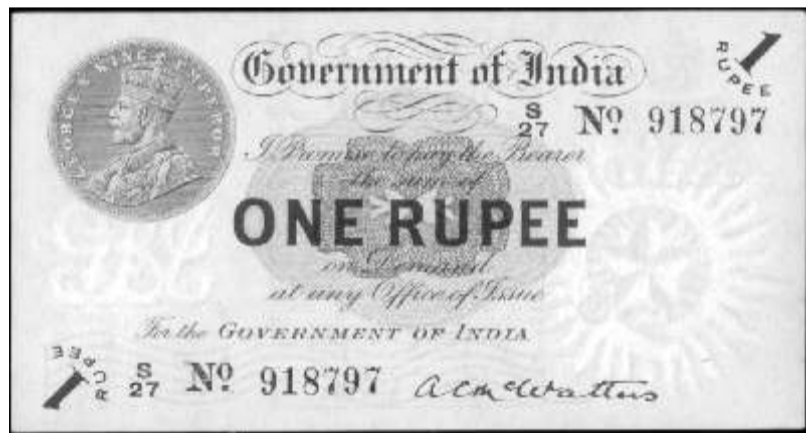
King George V - 1917 Issue - 1 Rupee



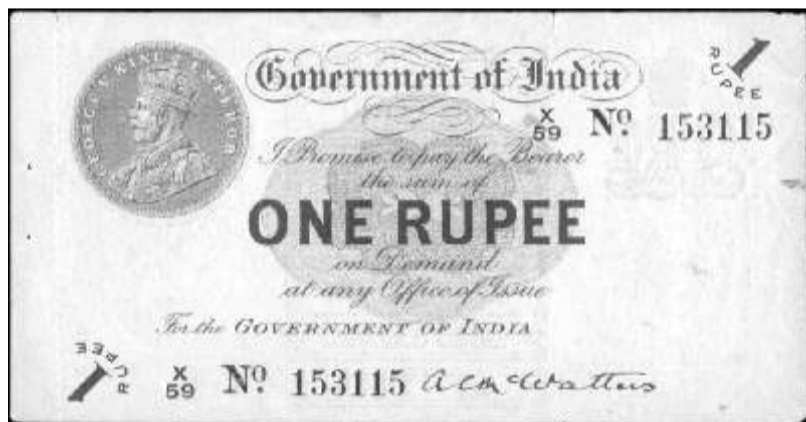
'S' Prefix; Signed by H. Denning - Signature Split



'X' Prefix - Universalised; Signed by M. M. S. Gubbay - Signature Split; East Africa Issue; Reverse Correct Gujarati



Obverse - Rayed Star watermark; 'S' Prefix - Universalised; Signed by A. C. McWatters



'X' Prefix; Signed by A. C. McWatters - Signature Split East Africa Issue; Reverse Correct Gujarati



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**News**

**Mumbai Coin Fair Cancelled**

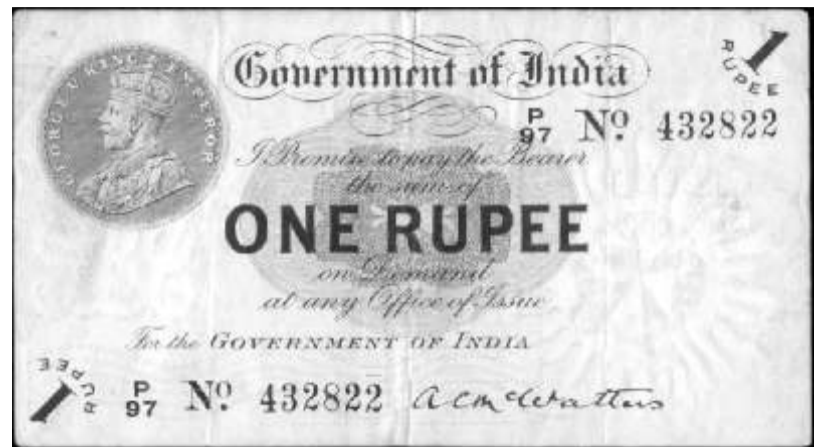
The 2<sup>nd</sup> Annual Museum Coin Fair of the Dinesh Mody Numismatic Museum (25-28 Dec. 2009), Mumbai has been cancelled due to unavailability of accommodation in the University campus. The new dates will be announced later.

**Split in watermark:**

There was a change in watermark from a star enclosed in a rectangle to rayed star. This split in change of watermark occurred in prefix 'P'. The rayed star watermark 1 Rupee note was signed by A. C. McWatters in prefix 'P' & 'S' and by H. Denning in prefix 'S' only.

*King George V - 1917 Issue - 1 Rupee*

'P' Prefix; Star enclosed in a rectangle watermark - Watermark Split



'P' Prefix; Rayed Star watermark - Watermark Split

**King George V - 1 Rupee 1917 Issue - Table of all Prefix**

Signatory	Prefix	Issuing Circle	Watermark	Gujarati on Rev.	Remarks
M. M. S. Gubbay	A	Cawnpore	Enclosed star	Wrong Gujarati	1st print & Sea sunk
M. M. S. Gubbay	B	Bombay	Enclosed star	Wrong Gujarati	
M. M. S. Gubbay	C	Calcutta	Enclosed star	Wrong Gujarati	
M. M. S. Gubbay	D	Universalised	Enclosed star	Wrong Gujarati	
M. M. S. Gubbay	D	Universalised	Enclosed star	Correct Gujarati	Gujarati corrected
M. M. S. Gubbay	E	Universalised	Enclosed star	Correct Gujarati	
M. M. S. Gubbay	F	Universalised	Enclosed star	Correct Gujarati	
M. M. S. Gubbay	G	Universalised	Enclosed star	Correct Gujarati	
M. M. S. Gubbay	H	Universalised	Enclosed star	Correct Gujarati	
M. M. S. Gubbay	J	Universalised	Enclosed star	Correct Gujarati	Split in signature
A.C.McWatters	J	Universalised	Enclosed star	Correct Gujarati	Split in signature
M. M. S. Gubbay	K	Karachi	Enclosed star	Wrong Gujarati	1st print & Sea sunk
M. M. S. Gubbay	L	Lahore	Enclosed star	Wrong Gujarati	1st print & Sea sunk
M. M. S. Gubbay	M	Madras	Enclosed star	Wrong Gujarati	1st print & Sea sunk
A. C. McWatters	N	Universalised	Enclosed star	Correct Gujarati	
A. C. McWatters	O	Universalised	Enclosed star	Correct Gujarati	
A. C. McWatters	P	Universalised	Enclosed star	Correct Gujarati	Split in watermark
A. C. McWatters	P	Universalised	Rayed star	Correct Gujarati	Split in watermark
M. M. S. Gubbay	R	Rangoon	Enclosed star	Wrong Gujarati	1st print & Sea sunk
A. C. McWatters	S	Universalised	Rayed star	Correct Gujarati	Split in signature
H. Denning	S	Universalised	Rayed star	Correct Gujarati	Split in signature
M. M. S. Gubbay	X	Universalised	Enclosed star	Correct Gujarati	Split in signature
A. C. McWatters	X	Universalised	Enclosed star	Correct Gujarati	Split in signature
A. C. McWatters	Y	Universalised	Enclosed star	Correct Gujarati	
A. C. McWatters	Z	Universalised	Enclosed star	Correct Gujarati	

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**Calendar of Events**

Month	Date	Place	Event
December	5	Mumbai	Coin Show (Dinesh Mody Numismatic Museum, Kalina)
December	x25-28x	Mumbai	<b>Cancelled</b> - 2nd Annual Museum Coin Fair. <i>Please note that the Fair is Cancelled.</i>
December	18-20	Baroda	StampMania 2009 1 <sup>st</sup> One-Frame Philatelic Exhibition (Baroda Philatelic Society)
Dec/Jan.	31-1-2	Varanasi	93rd Annual Conference of Numismatic Society of India
January 2010	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 (Numismatic Research Institute)
February	12-14	Ahmedabad	Coinex 2010 (Gujarat Coin Society)
February	19-21	Calicut	Calicut Coin Fest 2010 (Calicut Numismatic Society) <i>Please note the new dates</i>

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## Did You Know? Coat of Arms

A coat of arms is the symbol or badge of a family, a person or even an organization. The idea started in Europe in the middle Ages, when Knights began to add decoration to their armour. This helped soldiers tell the difference between their own army and the enemy on a battlefield. It also helped people to tell Knights apart in jousting contests. The designs on a coat of arms symbolized the achievements of the family, and were passed on from generation to generation. A coat of arms is still put together by people called heralds, and the process is known as heraldry. In India, coat of arms were introduced by the British, and the Princely States were happy to welcome them adopted this new symbol of Royalty. Most of the arms on paper were designed by the English artists and printed in Great Britain.

### Parts of a coat of arms

Each coat of arms has a unique combination of colors and symbols. The positions of the different features are described in special terms, such as sinister (left) and dexter (right).

### Ordinaries

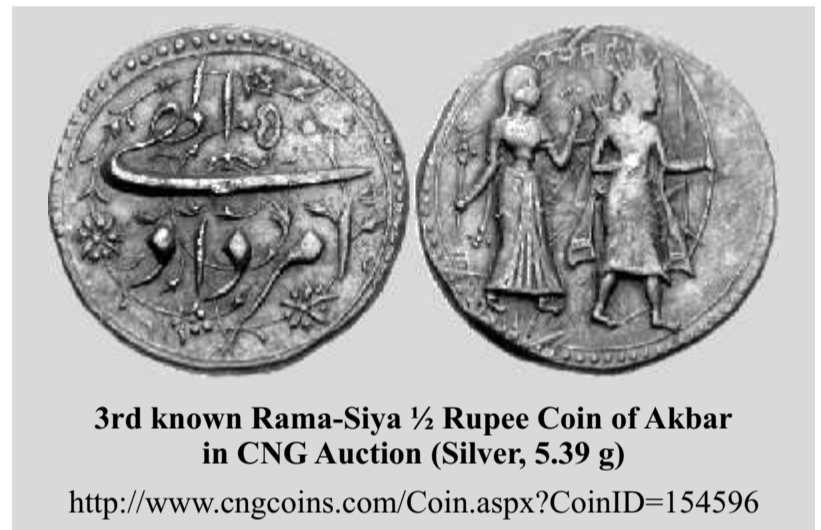
The geometric designs in a coat of arms are called ordinaries.

### Colors

The background or field uses one of two metals: Gold (known as or, in the language of heraldry), represented by yellow, and Silver (argent), shown as white. There are five basic colors: Gules (red), Azure (blue), Sable (black), Vert (green) and Purple (purple). Patterns called furs, such as ermine, are also used. Each colour or pattern symbolize a special feature, such as red for bravery. Special rules dictate how these devices are used: a metal may not be placed on metal, and so on.

### Charge, supporters and other features

An object on the body of a shield is called a charge. It may include real and imaginary animals, often lions, eagles or dragons. At each side of the shield are the supporters, which may be animals, birds, or people. There may also be other features such as a family motto in a banner above the shield and a crest or helmet which may feature the same animals used as the charge or supporters.



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## Kolkata Coin Show – An Excellent Example of Team-Work

The Calcutta Numismatic Society successfully organized its 13<sup>th</sup> Annual Exhibition called **Coin Exhibition on Wildlife**, jointly with the Wildlife Wing, Directorate of Forest, the Government of West Bengal from **23<sup>rd</sup> to 25<sup>th</sup> October 2009** at Haldiram Banquet Hall, **Kolkata**. It was for the first time that any numismatic society in India collaborated with a state government.

The Exhibition was inaugurated at the hands of **Hon. Rabindranath Hembram**, the Minister of State, Forest; renowned film actor and Wildlife Photographer, **Mr. Sabyasachi Chakraborty** was the Chief Guest of the function. There were **35 exhibitors** on the theme of Wildlife and **13 collectors** displayed their collections on the same theme. The invitees, **Mr. I.V.V. Raju** of Ellore and **Mr. K. Prabhakar Rao** of Hyderabad exhibited their beautiful collections on coins and banknotes with the theme of wildlife.

There were as many as **35 coin stalls**. **M/s Oswal Auctions** and **M/s Todywalla Auctions** held their successful auctions. Another star feature of the exhibition was the stall of the **India Government Mint, Kolkata**. The Mint issued three **Proof Sets of State Bank of India, Telecommunications and India Post**. The coin collectors had this rare chance of buying proof sets directly from the mint over the counter. And they were standing in long queues to acquire these sets.

The success of the exhibition can be credited to the able leadership of **Mr. S. B. Mondal** (I.F.S., Principal Chief, Conservator of Forest, Wildlife and Chief Wildlife warden, West Bengal) and his team-mates: **Sandip Jain**, the Convener; **Ravi Shankar Sharma**, the Secretary; **Mr. S.K. Bose**, the President; **Ravi Sevak**; **Manish Agarwal** and **Kallol Sinharoy**.

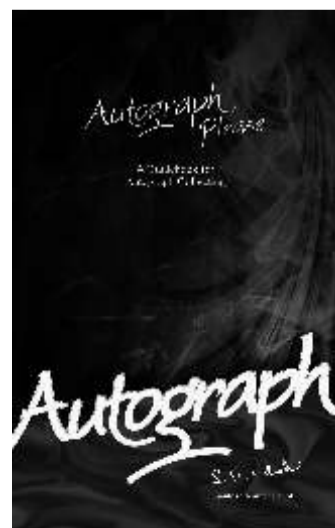


## Book on Autograph Released



*Mr. S. B. Mondal releasing the Autograph Book. Others on the dias are Mr. Sandip Jain, Mr. S.K. Bose, Mr. Santosh Kumar Lahoti and Mr. Farokh S. Todywalla.*

A new book, *Autograph Please – A Guidebook for Autograph Collecting* (ISBN 81-89752-07-3) by **Mr. Santosh Kumar Lahoti** was released on 24<sup>th</sup> Oct. 2009 at the hands of **Mr. S. B. Mondal** (I.F.S., Principal Chief, Conservator of Forest, Wildlife and Chief Wildlife Warden, West Bengal) on the occasion of Kolkata Coin Exhibition. The book is priced at Rs. 75/- and can be purchased from the publishers, Reesha Books International.





## Photo Feature



**Mr. Rehan Ahmad** is now appointed as the Curator of the Mint Museum Kolkata, India Government Mint, Alipore, Kolkata. We congratulate him on this achievement and wish him all the best for new academic endeavors.

## New Coins of Perarignar Anna Centenary (C.N. Annadurai 1909-1969)

- By T. M. Ravichandran

To mark the Birth Centenary of the former Chief Minister of Tamilnadu, C. N. Annadurai, a set of Commemorative coins was released by the Finance Minister, Hon. Pranab Mukherjee on 15<sup>th</sup> Sept 2009.

Anna was born to the parents, Natarajan and Bangaru Ammal in a weaver family in Kancheepuram on Sept 15<sup>th</sup>, 1909. He completed his school education in Kancheepuram and then joined BA (Hons) in Chennai by receiving scholarship. After completing his studies in 1934, Anna was drawn to E. V. Ramasamy or Periyar who was by then an important leader of the Justice party and also carrying on the anti-caste, anti-religion, and self-respect movement. In 1949, Anna formed **DMK** (Dravida Munnetra Kazhagam) and continued to be the role-model for Indian politicians. He was an excellent orator and a very distinguished parliamentarian.

In March 1967, he became the Chief Minister of Madras State; later in July, he passed a unanimous resolution that renamed Madras State as Tamil Nadu State. Though Anna held the post of CM barely for two years but these years were eventful. More than policies and schemes of his government, Anna came to be seen as a person who was ready for reconciliation with all sections of society. He observed the grace of political life and possessed a healthy respect for his political adversaries. He opined that *"unless people are inspired by the fundamental principles of social transformation, electoral victory cannot be a stabilizing factor"*. He has been known fondly by the people of Tamil Nadu as Perarignar Anna. Periarignar is a Tamil word which means a highly intellect person of a nation!



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**You said it...**

Let me take this opportunity to congratulate the Gullak Team for coming out with Gullak - **OUR** complete monthly newspaper for Coins, Paper Money, Antiques and Collectibles last month - the inaugural issue. It definitely was interesting & informative. Thank you!

- **Minhaj Qazi** (Mumbai)

Hearty Congratulations on launch of Gullak....It's very good and innovative way to keep all numismatist update with the latest information of Numismatics World. I was so pleased hearing that Gullak's first issue was launched on 11th September; On the same day of my Birth Day...Though it's a coincidence it made me very happy. Best wishes to Gullak team.

- **Kaustubh Deshmukh** (Pune)

I am very much delighted to see the Gullak newsletter, which are being published under the banner of Reesha Books International. This is really a noble contribution in the field of numismatics. For this I congratulate the editor and his team. In the past many Numismatic Societies had taken such type of initiative to publish the newsletter enthusiastically but due to unknown circumstances, they could not continue the same. I hope and trust that Gullak will achieve the popularity among the students, teachers and collectors. I hope scholarly and informative article will appear in the forthcoming issues of Gullak.

My best wishes to the publisher, editor and his team.

- **Rehan Ahamad**

(Mint Museum Kolkata, India Government Mint, Kolkata)

I was delighted to see the newspaper Gullak and I am happy to have the same right from the first copy. My sincere congrats to Mr. Dilip Rajgor and his team.

- **Soorej** (Secretary, Calicut Numismatic Society)

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