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Editor: Dr. Dilip Rajgor

Early Over-Print Notes of Pakistan

By Rezwan Razack



(Rajgor Auction No. 1, Lot # 317, 12-12-12, @ Pune)

The British Government followed up with the Indian Independence Act 1947, passed by the British Parliament on July 16, 1947, declaring August 15, 1947 as the date for the transfer of power and constitutional authority to India and Pakistan as two independent nations. The Independence Act which had embodied the terms of settlement and the modalities of its implementation recognized the almost insuperable difficulties of the transaction period.

The new state of Pakistan faced multiple challenges. There was a vast migration of people from India to Pakistan and vice versa, making rehabilitation a big challenge. Similarly division of assets between India and Pakistan was a big task. An Expert Committee comprising Ghulam Muhammad, Zahid Hussain and I.H. Qureshi as representatives on behalf of Pakistan and K.G. Ambegaokar, Sanjiva Row and M.V. Rangachari on behalf of India was constituted to make recommendations regarding currency and coinage between the two countries and formulate proposals for the division of assets and liabilities. The Expert Committee submitted its main report to the Steering Committee; the recommendations were examined and were finally embodied in the Pakistan (Monetary System and Reserve Bank) Order, 1947, issued on August 14, 1947. Under this order, the

Reserve Bank of India (RBI) became the currency authority of Pakistan, having sole rights to issue banknotes in Pakistan up to September 30, 1948. While Indian notes were to continue to remain legal tender in Pakistan up to September 30, 1948, the Reserve Bank was to issue in Pakistan notes inscribed with the words "Government of Pakistan" in English and Urdu from April 1, 1948. The Government of India was not liable to pay the value of any inscribed notes after September 30, 1948. However, due to differences between the Government of Pakistan and RBI, it was agreed that Pakistan would terminate its monetary arrangements with the Reserve Bank with effect from June 30, 1948. This decision was embodied in the Pakistan Monetary System and Reserve Bank (Amendment) Order issued on March 31, 1948.

Early banknotes circulated in Pakistan as legal tender from August 15, 1947 to June 30, 1948 were of two types:

- 1) British India notes of Rs 1, 2, 5, 10 and 100 denominations (India P25, P17, P23, P24 and P20);
- 2) Pakistan inscribed notes of Rs 1, 2, 5, 10 and 100 denominations (Pakistan P1, P1A, P2, P3, and P3A).

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British India Notes

British India Notes remained legal tender in Pakistan for a period of seven months and 15 days until the issue of Pakistan inscribed notes by RBI. To determine the amounts of assets due to the Government of Pakistan, it was decided to retire the British India Notes and to replace them with inscribed Pakistan notes. The process of replacement commenced on April 1, 1948 when RBI started issuing Pakistan inscribed notes. The State Bank of Pakistan took charge of this operation from July 1, 1948. This entitlement was guaranteed by clause 4 of Part IV of the Pakistan (Monetary System and Reserve Bank) Order 1947, as amended in 1948. The process of withdrawal of India notes from circulation in Pakistan was difficult and of unusual character. The banking structure which had virtually broken down since the inadequate untrained staff left at the Treasuries and Sub-Treasuries after Partition could not provide the service to the public to exchange their currency. Given the vastness of the area, widespread illiteracy in the population and slowness in means of communication, especially in East Pakistan, the number of offices of banks and its agencies providing the exchange facilities was grossly insufficient. Under clauses 4(2) and 9(1) of Part IV of the Pakistan (Monetary System and Reserve Bank) Order, the Indian notes held in the Currency Chest in Pakistan on June 30, 1948 and the Indian notes cashed between July 1, 1948 and June 30, 1949 had to be returned to the Reserve Bank before the State Bank could claim equivalent assets from RBI. Indian notes had to be withdrawn to the State Bank's issue offices at Karachi, Decca and Lahore, counted, examined, packed and sent to India.

The India notes retired from circulation between July 1, 1948 and June 30, 1949 and sent to the Reserve Bank amounted to Rs 1,251.8 million. Out of this amount, notes worth Rs 1,230 million were returned to the Reserve Bank by June 30, 1949 and the rest shortly thereafter. After expiry of the date of exchange, Indian notes were destroyed; however, some survived

Details of Hand Stamps, Written Text and Other Impressions on Indian Notes

British India Notes of Rupees 1, 2, 5, 10 and 100 denominations are found with hand stamps, signatures with and without date, and hand written text about cancellation and destruction of notes.

Type 1: Notes with a single line hand stamp in English text, black ink: "THE GOVERNMENT OF WEST PAKISTAN"

Type 2: India notes found with a two line hand stamp and hand written text in English only

- First line Second line
- Hand-written text
"MANAGER"
"D.L.O. LAHORE" in black ink
"Destroyed" in English in black ink.



Type 3: India notes with written text in Urdu and English along with hand-stamp impressions.

- Urdu hand-written text "Wapis kia gia" (English translation, "returned back").
- English hand-written text "cancelled" in blue ink.
- Hand stamp "PAID" in black ink.

Type 4: India Rs 100 denomination note with hand-stamp with two-line text written in pink ink in rectangular box in English capital letters:

First line. "PAKISTAN NOTE" Second line "PAYMENT REFUSED"

These few Indian notes were found mostly in northern cities of Pakistan (then West Pakistan). There is the possibility of the same notes from Bangladesh (then East Pakistan) as Decca, now capital of Bangladesh, remained one of the three Currency Chests of RBI (the other two being Karachi and Lahore located in West Pakistan).

The impressions of official hand stamping, signatures and initials and written text in English and Urdu found on these Indian notes suggest that these notes were withdrawn from circulation after their cancellation and the expiry of the exchange period announced by the Government and were either directed to be sent back to RBI or were ordered by the Manager Dead Letter Office (D.L.O.), Lahore to be destroyed. The dull hand stamp print is due to an age of more than 60 years which also testified to their genuineness.

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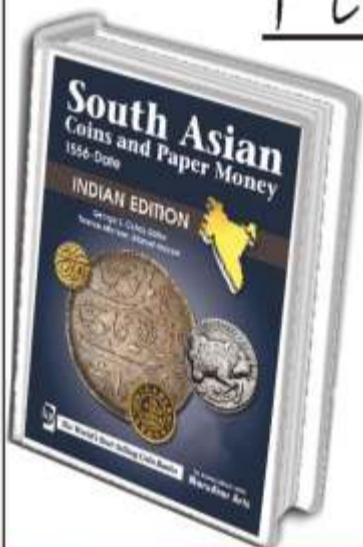
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Lot # 30

Kadambas of Goa, 12th century AD, Gold, 4.35 g, **Pagoda**, a lion seated to left with right leg upraised towards a pillar on obv; a **traditional temple** on rev. Anonymous and undated.

Estimate: Rs. 50,000-60,000



Lot # 31

Chalukyas of Kalyan, 10th century AD, Gold, 4.38 g, **Pagoda**, a well-designed square form with pellets in each corners and minute orientations in each sides of the square on obv, a **traditional temple** formed by lines on dots on rev. Anonymous.

Estimate: Rs. 50,000-60,000



Lot # 98

Khande Rao, Silver, **Nazarana Rupee**, 10.79, Baroda Mint, name of the ruler *Kahnde* mis-spelt on rev., AH 1287 (KM# 4.1). *Usual flat surface in centre on rev, otherwise, Extremely Fine, Very Rare.*

Estimate: Rs. 14,000-15,000



Lot # 119

Mir Mahbub Ali Khan II, Gold, 1.36 g, **1/8 Ashrafi**, Hyderabad Farkhunda Bunyad mint, AH 132x (KM# 19). *Mount finely removed, otherwise UNC, Rare.*

Estimate: Rs. 15,000-16,000



Lot # 136

Umaid Singh, Gold, 11.04 g, **Mohur**, with the name of **George V**, Jodhpur mint, **Aum** in Nagari on obv (KM# 129). *Graded and slabbed by NGS as AU 58. With Certificate of Authenticity.*

Estimate: Rs. 40,000-41,000



Lot # 32

Chalukyas of Kalyan, 10th century AD, Gold, 4.40 g, **Pagoda**, an ornate **8-rayed lotus (Padma)** in centre on obv, uniface with minute countermarks on rev. Anonymous.

Estimate: Rs. 50,000-60,000



Lot # 317

Unique Note of West Pakistan, 10 Rupees, Sign by C D Deshmukh, 2nd Issue (Jhun type# 6.1). The note is **Pre-Overprint series** with the black Rubber Stamp impression on the watermark panel reading "**Government of West Pakistan**" and with a signature of an official just above. *About Very Fine, Unpublished, probably Unique.*

Estimate: Rs. 25,000-30,000



Lot # 344

10 Rupees, Sign by **R N Malhotra**, Inset B, Peacock series, **2 consecutive Fancy Serial numbers**: Prefix 55D, **999999** & **1000000**. Both the notes are the last 2 notes in the Prefix range (Jhun & Rajgor# D37). *Both are UNC, Rare. 2 notes*

Estimate: Rs. 18,000-20,000



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Calendar of Events 2012-13

Month	Date	Place	Event	Venue
December	12	Pune	Rajgor's Auction No. 1	12:00 noon , Sonal Hall, Karve Road (at the Coinpex-Pune 2012)
December	11-13	Pune	COINPEX - PUNE - 2012	Sonal Hall, Karve Road (International Collectors Society)
December	12	Pune	Oswal Auction No. 39	Sonal Hall, Karve Road (orgnd. at the Coinpex-Pune 2012)
December	27-30	Kolkata	Mudra Utsav 2012	Haldiram Banquet Hall, 24 Ballygunge Park, Kolkata -19
January	4 - 6	Hyderabad	HYPEX - GOLD - 2013	Hyderabad Philatelic & Hobbies Society
January	25-27	Nagpur	Nag Money - 2013	NRI - More Bhavan, Sitabuldi, Nagpur
January	26	Nagpur	Rajgor's Auction No. 2	3:00 pm , NagMoney 2013 - More Bhavan, Sitabuldi, Nagpur
February	15-17	Bangalore	5th National Numismatic Exhibition 2013	Bell Hotel, Bangalore (Marudhar Arts)
March	1	Ahmedabad	Rajgor's Auction No. 3	3:00 pm , Coinex 2013, Sardar Patel Seva Samaj, off CG Road
March	1-3	Ahmedabad	Coinex 2013	Sardar Patel Seva Samaj, Near Mithakhali 6 Road, off CG Road
April	18-21	Mumbai	22nd Shukla Day Coin Fair	World Trade Centre, Cuffe Parade (Farokh Todywalla)
April		Mumbai	Rajgor's Auction No. 4	Coming up soon...



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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. 2120013-019833

Authority: British India
Ruler: Victoria Queen
Specs: Silver, 11.53 g, 30.73 mm
Edge: Milled
Denomination: Rupee
Year: 1862

NGS. No. 2110000-002459

Authority: EIC Uniform Coinage
Ruler: Victoria Queen (DL)
Specs: Silver, 5.83 g, 24.33 mm
Edge: Milled
Denomination: 1/2 Rupee
Year: 1840



NGS No. 2120000-020607

Authority: British India
Ruler: George V
Specs: Silver, 11.42 g, 30.57 mm
Edge: Milled
Denomination: Rupee
Year: 1917

NGS No. 2120000-009616

Authority: British India
Ruler: Victoria Empress
Specs: Silver, 11.49 g, 30.80 mm
Edge: Milled
Denomination: Rupee
Year: 1893

10 Rupee Note will be HISTORY !!

By Sandeep Shah

Hi, A New Year Greetings to All.

The New Samvat Year saw Silver Prices between 61k to 63k. As expected an indicated in my previous newsletter, the prices dipped to 57452 & touched a high to 63651. The prices at present are in range bound, between 57k to 63k. In all it is a traders market. Investor's for long term have the opportunity to buy silver in dips, for eg between 57k to 55k. I want to share 2 things with u. viz a) Half silver rupee prices & b) Republic India 5 Rs. Basheshwar.

I am emphasizing on half silver rupee because, i want collector's investor's & hobby seeker's to know that, no single person or group/cartel can rule the numismatic coin prices. I have read some where "Coin Mint Money" but 'Money cannot mint coin'. Half silver rupee prices crashed to 510rs to 515rs that to at Diwali time. All the speculation of 700rs to 750rs by Diwali was put to rest.

Republic India's Commemorative coin of Mahatma Basheswara minted in 2006 of 5rs denomination in copper-nickle was a "DIWALI DHAMAKA". The most fancied, sought after coin nosedived from 180rs per coin to mere 10rs per coin, that to in a week to 10 day tenure. Dealer's, investor's, collectors & BIG Republic India coin hoarder's were frustrated & confused. It was a total CHAOS. Just a word of caution "Only BUY at denominated rates". Lastly the Govt of India has decided to stop printing 10rs from now onwards, as it is not cost effective. Instead they will mint 10rs coin.

As were are closing 2012 & moving to New Calendar Year 2013, I again would like to Wish you all "A Happy New Year" & "Merry Christmas".

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Highlights of Auction#39 at Pune on Wednesday 12th December, 2012 at 6:00 pm



15 Guptas, Kumaragupta I, Gold Dinar, Kartikeya Type



49 Bengal Sultanates, Alla-ud-din Hussain Shah, Gold Tanka, Khazana Mint,



77 Jahangir, Silver Rupee, Agra Mint, Hijri 1020, RY 6



149 Chhatrapati Shivaji Maharaj, Silver Hoan (1/5th Rupee)



150 Chhatrapati Raja Shivaji, Gold Fanam

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