

The Bengali Almanac as a Source of Information on Indian Trade and Commerce in Modern Times

Nilay Kumar Saha

Mrinalini Datta Mahavidyapeeth, Kolkata

Introduction

The historical perspective of Indian business environment is still a matter of research. With an object to explore the uncultivated areas of Indian business environment, the researchers depend on several available sources. Significantly, however the Bengali Almanac is was not customarily considered a source for the said purpose till date. The publishers of Bengali Almanac started incorporating information on Indian trade and commerce in their publication at their own cost from the middle of the nineteenth century. This article is an attempt at recovering that history.

The Bengali Almanac in Historical Perspective

In India, money became the only medium of exchange after the Barter (Exchange goods or services for other goods) was discarded. But it created a lot of problems initially because not less than 562 native states claimed the right of making their own currency¹. Considering the advantages of having a uniform currency the British Government took several steps to implement it. Conversion of *sikka* to company rupee and vice versa was the most important step in this direction. Probably with an object to ensure transparency in Indian trade and commerce, the publisher of 'Natun Panjika (New Almanac) of 1844-45' incorporated information on the 'account of Sikka to Company Rupee' and 'from Company Rupee to Sikka' in the said publication. Thereafter, different publishers volunteered to regularly publish such information on the same subject in their publications for assisting the people as well as the government.

A classified list of organizations and persons associated with trade and commerce appeared in the pages of 'Natun Panjika of 1865-66' under the caption 'Computation of Licence Tax.' From this classification even today we

can get a complete picture about the different forms of commercial activity, which operated at that time, as given under²:

First Class – Joint Stock Companies – Rs 100. **Second Class** – Each merchant, banker, banyan, stockist, commission agent, doctor, dentist, mechanic, civil engineer, registrar, attorney, proctor notary, public prosecutor, in-charge of each market auctioneer, shopkeeper of helicopter, boarding, housekeeper, owner of a factory, businessman whose monthly income exceeded Rs 100 – Rs 50. **Third Class** – Middleman who is engaged in all forms of export and import, sale of company papers, shares, bills of exchange, etc., every medicine shop owner, doctor, doctor of horses, every wine shop, billiard room, godown of betel-leaf and tobacco, hotel, boarding, housekeeper, shopkeeper, owner of a factory, other business persons whose monthly income was more than Rs 25 and every *moktar*, lawyer whose names not included in second class – Rs 25. Shopkeeper, manufacturer of box, and middlemen whose names were not mentioned in the above class – Rs 4. **Fourth Class** – Every hotelier, owner of boarding house or loading house, housekeeper, shopkeeper, owner of factory, and businessman who are running their business in a building not included in the second and third class, each market of cow and buffalo, ayurvedic doctor, Bengali doctor whose names were not included in any class – Rs 12. **Fifth Class** – One type of license is to be issued to the persons who are running various businesses according to the direction of the Honourable Judge. In case of a partnership business when one partner pays tax on behalf of all them it is to be assumed that the tax has been paid by all. **Sixth Class** – Hawkers – Re 1.

In the same year, the said publication incorporated information on different forms of tax viz., Car Tax, Horse Tax, House Tax, Room Tax, Land Tax, Light Tax, Water Tax, and License Tax under different captions such as 'Assessment of Annual Tax of Cars and Horses in the Calcutta City', 'Assessment of Annual Tax of Cars and Horses for Outside the Calcutta City', 'Assessment of Tax of House, Room and Land in the Calcutta City', 'Assessment of Annual Tax for Outside the Calcutta City', 'Assessment of Annual Tax for Light in the Calcutta City', 'Assessment of Annual Tax of Water in the Calcutta

City', 'License Tax for Commerce and Businessmen in the Calcutta City that means Assessment of Annual Charges'. Car tax depended on a variety of factors viz., number of horses, number of wheels, character of horses, etc. Land tax was based on the nature and purpose of the use of land, that is, whether it was productive or fallow, whether it was used for agricultural purpose or for business. Vacancy period was taken into consideration for ascertaining the amount of room tax. Light Tax and Water Tax was assessed on the basis of rent.

In the 1870s, employees and businessmen were classified into six categories on the basis of their income. The quantum of license fees also depended on the income levels of different categories of employees and businessmen. All such information which was provided by the publisher of 'Natun Panjika of 1868-69' under the heading 'License of employees and businessmen' may be summarized as under³:

1st Class: Income level is more than Rs 25000 – License fees is Rs 500, **2nd Class:** Income level is more than Rs 10000 but below of Rs 25000 – License fees is Rs 200, **3rd Class:** Income level is more than Rs 5000 but below of Rs 10000 – License fees is Rs 100, **4th Class:** Income level is more than Rs 1000 but below of Rs 5000 – License fees is Rs 20, **5th Class:** Income level is more than Rs 500 but below of Rs 1000 – License fees is Rs 10, **6th Class:** Income level is more than Rs 200 but below of Rs 500 – License fees is Rs 4.

'Act IX of the English Year 1869' highlighted the act for assessing the amount of tax on income arising from any position, asset, vocation, and from business under the caption 'Indian Income tax Act' in 'Natun Panjika of 1870-71'. This publication mentioned that 'this Act will be popular as Indian Income Tax Act and it will act on and from first day of April, 1869'⁴. Summarized information of the disclosed matter relating to Indian Income Tax Act are mentioned below⁵:

(1). With effect from 1st April, 1869 Re 1 per hundred is to be collected as tax from any person who employed in any organisation of the government or company or municipality or port or in any where within the jurisdiction of Britain India. (2). According to this Act tax is not to be levied if the income per month does not exceed Rs 41 and eight annas. (3). Income tax is to be collected @ Rs 2.50 for each Rs 100 up to December 1859. (4). The schedule of tax structure is as follows: From Rs 500 to below Rs 750 - Rs 6, From Rs 750 to below Rs 1000 - Rs 8.25, From Rs 1000 to below Rs 1500 - Rs 12, From Rs 1500 to below Rs 2000 - Rs 17, From Rs 2000 to below Rs 3000 - Rs 24, From Rs 3000 to below Rs 4000 - Rs 34, Below Rs 10000 – Additional Rs 10 per 1000 or any part of it, From Rs 10000 to below Rs 12500 - Rs 110, From Rs 12500 to below Rs 15000 - Rs 135, Below Rs 100000 – Additional Rs 25 per 2500 or any part of it, From Rs 100000 to below Rs 110000 - Rs 1040, From Rs 110000 to below Rs 120000 - Rs 1140, Additional Rs 100 for each Rs 10000 or any part of it above Rs 120000.

In this context, it is important to note that Indian Income Tax Act came into existence in the year 1860 by Sir James Wilson to overcome the losses sustained by the Government on account of the Military Mutiny of 1857. The first phase of change of Indian tax system occurred in 1865 for ensuring equality of tax deductions and then it was revised again as a result of the Great Famine of 1876. Act VII of 1886 relating to income tax was introduced in 1886 and it laid down the basic schemes of income tax that continues till the present day. In 1918, Act VII of 1918 was amended and it incorporated features like aggregation of income from various sources for determining the rate, classification of income, application of the Act to all incomes that accrued or arose or was received in India from whatever source in British India. In 1922, the All India Committee came into existence and new tax rates were announced which stands good even today. Finally, Income Tax Act, 1961 came into force on and from 1st April, 1962 and it became applicable to the whole of India. Here it may be added that Bengali Almanacs may be considered as one of the most valuable sources to know about the various forms of tax, tax rates, assessment of tax, date of payment, penalty for defaulters and many other pieces of information which were applicable over a period of 100 years since the middle of the nineteenth century in India as under.

The names and addresses of merchants and agents of Europe, America, East India, Armenia, China and Greece were presented in 'Natun Panjika of 1872-73'. From this information it is clear that all the merchants and agents at that time maintained their office at Calcutta. It is easily presumable how much the inclusion of names and addresses of the merchants and agents of different countries extended the scope of international trade and commerce in India. In the same year, 'N.L. Seal's Almanac & Directory' published the names and addresses of businessmen classifying them under different heads such as 'Sellers of English musical instruments, English musicians, Sellers of wine, Sellers of paper and pen, Sellers of lock of wood, Sellers of car and horse or providers of car and house against rent, Manufacturers of cars, Building constructors, Watch manufacturers and sellers, Sops of chandelier, lamp, and gas',⁶ etc.

Dey Law & Co provided information on 'Government Savings Bank' in its publication titled 'Natun Panjika of 1872-73' and it disclosed that the 'government established this bank for the general people to deposit here. Amount ranging from Re 1 to Rs 2,500 could be deposited with this bank. This bank offers interest @ 3.75% per annum. But no interest shall be offered against any deposit or withdrawal for any incomplete month'. This edition of the almanac also supplied the names of the following banks,

which most probably operated at that time in India under the caption 'Bank'⁷.

Agra Bank Limited; East India Land Credit and Finance Company Limited; Oriental Bank Corporation; Comptoye D Scomptoye D Paris; Calcutta Bank Limited; Charter Bank of India, Australia and China; Charter Mercantile Bank of India, London and China; Delhi and London Bank Limited; National Bank of India Limited; Bengal Bank; Land Mortgage Bank of India; Hong Kong and Shanghai Banking Corporation.

A publisher by the name of Anandachandra Bandopadhyay acknowledged 'English Directory' for introducing the concept of 'Directory' in Bengali Almanac in his publication titled 'Nabapanjika O Pradarshika of 1871-72'. Publisher Sri Balaram Dey followed the path created by Sri Anandachandra Bandopadhyay in 1871-72 and incorporated 'Commercial Directory' in his publication titled 'Panjika O Directory of 1874-75'. The content of this directory may help us to assess how it helped the then society especially in matters of trade and commerce⁸.

Commercial Directory: Bengal Chamber of Commerce, Bengal Bonded Warehouse – Ban House, Broker Exchange, Land Holders and Commercial Association, Merchants, Persia Merchants, Muslim and Moghal Merchants, Ehuudi Merchants, Hindu Merchants, Hindustani and Marwari Kutial, Banks of Calcutta, Railway Company, Esteem Company, various Business Societies, Market under the jurisdiction of Calcutta, Name and Address of the Main Shopkeepers of Calcutta, all printing machines, Name of daily and weekly Newspapers, Name of Zaminders.

College Panjika ebong Brihad Directory (College Almanac and Grand Directory) of 1882-83' acquainted the then society with 'Paper Currency/ Office of Notes' and 'Mint/ Tankshal'. Probably these offices were empowered to supply money to the nation at that time. Office of Notes was situated at '1 no. Dalhousie Square and J. Westland was the Head Commissioner'. The names of other office-bearers viz., Assistant Commissioner, Assistant Controller General, Treasurer, Deputy, Assistant, and their honorarium were stated here. The 'Mint was situated at Strand, North and Cornel J. F. Tenant was the Mint Master'. By the 1870s, banking services were also complemented by the Post Office as is evident from the pages of Bengali almanacs published by different publishers at different times. Almost all of the information was relating to different savings schemes offered by the administration of the post office at that time.

Information on Indian trade and commerce viz., 'Interest on Company's Paper', 'Weight of different countries', etc. appeared first in Bengali Almanac titled *Nabapanjika O Pradarshika* in the year 1871-72. The Collector and publisher, Nityalal Shil, published '*Panjika O Directory* of 1878-79'. Here, Shil incorporated 'Unit

of weight of Gold and Silver', 'Unit of weight used in markets following both the Bengali and English norms', 'Measurement of route as per Bengali and English standards', 'Measurement of land', 'Unit of weight used by doctors', 'Unit of weight used by ayurvedic doctors' under the caption 'Units of Measurement'. 'Directory – Second Part' of this publication, titled 'Commercial Directory', covered almost all areas of business and commerce at that time.

'Collector and publisher Durgacharan Gupta' shed light on 'Municipal Tax - Trade Licence or Business Tax', 'Separate Business Tax according to Act 1 of 1878 i.e., Imperial Tax', 'Duties on goods of Custom House of Calcutta both in case of import and export', 'Matters relating to Money', 'Matters relating to weight', 'Exchange Table – Sterling into Rupees from 1s. 8d. to 1s. 10d.' and 'Rupees into Sterling @ 1s. 8d. to 1s. 10d' in his publication titled *Guptapress Panjika* (Almanac published by Gupta Press) in the year 1880-81.

In the following year, the publisher of 'Gupta Panjika of 1881-82' incorporated new information on 'Municipal Tax - Trade Licence or Business Tax'. It classified organizations and business personnel in six different categories like earlier issues of Almanac. According to this publication, 'tax paid by any owner out of two or more owners is to be approved as tax paid by the business house. Commissioner of Income tax may collect tax as per his desire from any business of an individual when that individual operates more than one business and the rate of taxes is also different for every business unit'⁹. Information on income based classification of business and corresponding amount of tax under the caption 'Imperial Tax' made the publication 'A handbook of tax' for the business sector at that time. The information which was presented there about the tax structure is as under¹⁰:

Separate Business Tax according to section 1 of 1878 i.e., Imperial Tax. 1st Class: Whose annual income is Rs 10000 – Rs 500, 2nd Class: Whose annual income is Rs 25000 – Rs 200, 3rd Class: Whose annual income is Rs 5000 – Rs 100, 4th Class: Whose annual income is Rs 2500 – Rs 50, 5th Class: Whose annual income is Rs 1000 – Rs 20, 6th Class: Whose annual income is Rs 500 – Rs 10.

The society in Calcutta was informed by the 'Victoria Empress N.L. Seal's *Bengalee Almanac & Directory* of 1883-84' about the names, addresses of the 'auctioneers, bakery and sellers of biscuits, suppliers of markets, manufacturers of billiard tables, billiard rooms, booksellers and publishers, boot and shoe makers, indigo and silk agent, native brokers, advertising agents, commission agents, forward landing and shipping agents, custom house agent, financial agent, architects and house builders, coach builders, money lenders, musician and band suppliers (Musicians), sellers of printing materials, rice merchants,

makers of tin box, cabinet makers, chemists and druggists (allopathic), paper manufacturers, paper merchants, perfumers, ink manufacturers, sellers of printing and writing ink, jewellers, goldsmith and silversmith, gun makers, hardware dealers and iron managers, drapers, hosiery, tobacconists, toy makers, watch makers and repairs, money lenders', etc. Judged by the variety of information relating to business and commerce provided by the Bengali Almanac, it merits to be recognized as a 'Guidebook of Business and Commerce'.

Nrityalal Seal, of whom we have spoken earlier, incorporated the names and addresses of the 'Merchants of Jute', 'Merchants of Silk', 'Merchants of Gold and Silver', 'Merchants of Pearl and Diamond', etc. in his publication titled 'Victoria Empress N.L. Seal's *Bengalee Almanac & Directory*, 1888-89'. Classification of merchants on the basis of goods handled was also significant information available to the business world at that time.

Continuous flow of information about the functioning and governance of Indian trade and commerce increased the volume of Bengali Almanacs. '*Natun Victoria Panjika arthat Brihad Directory* (New Victoria Almanac or Grand Directory) of 1890-91' was not an exception. It added some new information in its pages on 'Bengal National Chamber of Commerce, Calcutta Trade Association, Bill stock and stock brokers, Brokers of salt', etc.

Nityalal Seal added some information about the system of measurement in his Almanac entitled 'New Almanac & Directory of 1895-96' in addition to his previous publication named 'N. L. Seal's *Bengalee Almanac & Directory* of 1878-79'. The newly incorporated information was given under the sub-titles 'System of measurement of cloth and its alternatives', and 'Systems of measurement of land'. Probably it was introduced for the residential land only because like earlier publications this one also mentioned this sub-head twice. It is assumed that one of these two was only for the agricultural land, 'Unit of measurement of paddy', 'Unit of measurement of rice in Calcutta', 'Unit of measurement of rice at south', 'Unit of measurement of English currency', 'Classification of time', and 'Different weight for different places' under the main head 'Unit of measurement'. The names and addresses of 'Zoo merchants' were added in this publication along with the 'European, American, East Indian, Greek merchants and agents'.

'New Almanac & Directory of 1902-03' published information on 'Treasury Building, Superintendent of Stamp and Stationery, Mint, Bengal Chamber of Commerce, Bengal National Chamber of Commerce, Revenue General and Statistical Department' under the caption 'Finance and Commerce Department'.

'Units of measurement' again appeared in the pages of *Guptapress Panjika O Directory* of 1926-27. This edition

provided modified information on units of measurement under the title 'Measurement of paper'. The 'Unit of conversion of Bengali weight to English weight' and vice versa also presented in this publication. The people got the measurement of different sized papers and were well aware about the conversion of Bengali weight to English weight and vice versa in the following ways¹¹.

Measurement of Paper: *Foolscap:* 17 X 13.5 inches, *Double foolscap:* 17 X 27 inches, *Crown:* 15 X 20 inches, *Double crown:* 20 X 30 inches, *Demai:* 18 X 22 inches, *Double demai:* 22 X 36 inches, *Medium:* 18 X 26 inches, *Royal:* 20 X 23 inches, *Double Royal:* 23 X 40 inches, *Super Royal:* 22 X 28 inches, *Double Super Royal:* 28 X 44 inches'.

Unit of conversion of Bengali weight to English weight: Any quantity in moundⁱ is to be multiplied by 16 and the result is to be divided by 39, any quantity in seerⁱⁱ is to be multiplied by 72 and the result is to be divided by 36. The first and second quotients are to be considered as English hunderⁱⁱⁱ and English pound respectively.

Unit of conversion of English Weight to Bengali Weight: Any quantity of hunder is to be multiplied by 39 and the result is to be divided by 36, any quantity in pound is to be multiplied by 36 and the result is to be divided by 72. The first and second quotients are to be taken as mound and seer respectively'.

Prior to 1958, efforts made by the Government of India to introduce the unique 'Metric Method' all over the country were highlighted in '*Guptapress Panjika* of 1959-60'. What promoted the government to opt for this particular system of measurement has also been made amply clear in this edition of *Guptapress Panjika*. According to this edition the intention of the government at that time behind this effort was – 'In India, still exist a huge variation in the method of weight and measurement. Before 1 October 1958, there was no uniform system of measurement in the country. With an object to introduce a uniform method of measurement in the whole country Metric System has been introduced on and from 1 October 1958. Metric System has already been functioning in select areas of some states and also in some specific industries. Gradually this system of measurement will be extended to many other places of the country and within 1966 this system will be introduced in the whole country. Metric System shall also be used in course of time measuring the length and quantity. The old system may be continued for another two years after the introduction of the Metric system in some areas and for some types of specific business. The difficulties and losses that are being suffered by the people due to the presence of a number of systems of weight and measurement will get minimized by the introduction of Metric system for the whole country'¹². The steps which were taken by the publisher of *Guptapress Panjika* in 1959-60 for educating the people about this system are still important for the learners

who want to gather knowledge about this method. The adopted steps are¹³:

- (1) **Uniform system:** *The name of this system has come from the main unit of measurement of length i.e., Metre. It is a specific and uniform system. The system of measuring weight and quantity has been determined on the basis of metre. Fourth-fifth countries of the world follow this system for its advantages. In this system it is very easy to calculate because it is based on the Decimal process. We are already familiar with the currency of Decimal system. 10 is the basis of calculation under Decimal system. Again 10 is the common number under Metric system for increasing or reducing the measurement of any length, weight or quantity. We are very much familiar with the three units of Metric system and these are: Weight – One Kilogram equal to 1 Seer 6 Tollah (or 86 Tollah) or 2 Pound 3 Ounce. Length – One Metre equal to 39 and 3/8 Inches. Quantity – One Litre equal to 0.22 Gallon of royal or 86 Tollah Cubic of purified water. Multiples of these are to be measured in terms of Decametre (10 times), Hectometre (10X10=100), and Kilometre (10X10X10=1000). Lower units of measurement are Decimetre (1/10), Centimetre (1/100), and Millimetre (1/1000). For example: 10 Millimetre = 1 Centimetre, 10 Centimetre = 1 Decimetre, 10 Decimetre = 1 Metre. Multiples – 10 Metre = 1 Decametre, 10 Decametre = 1 Hectometre, 10 Hectometre = 1 Kilometre.*
- (2) **Easily calculate:** *Calculation is very easy under the Metric system. It does not require additional time and labour. For example, when the price per kg of sugar is 90 paise then we can calculate the value of 4 kg 140 grams sugar by straight multiplying these two figures. The value will be $4.140 \times 90 = 372.6$ paise or Rs 3.73. On the other hand, the value of 4 seer 7 chatak^{iv} sugar at the rate of 13 anna 6 pai requires many calculations. This easy Metric system helps to increase the volume of trade and commerce within the country as well as in different foreign countries. It also protects time and energy of the children who quite often find it difficult to understand the various systems of weight and measurement which are in vogue now.*
- (3) **It is not new:** *Weight and measurement according to Metric system is not completely new to us. We used it in some selective sectors. For example, if we want to listen to any radio programme we turn to 337.1 or 41.23 metre on radio channel. In sports there are track races for 100 metre and 400 metre. Doctors also measure the power of the drug to be put into a syringe before giving somebody an injection in cubic centimetre. After the introduction of the Metric system the use of these terms is to be increased and the Metric system will be mandatory in place of existing method after complete change. The weight according to Metric system has already been introduced at the following places – Calcutta, Municipal areas of Howrah and Agartala.*

Besides the above information, the inclusion of a detailed 'Statement of Metric' covering different aspects of Metric Measurement viz., 'distance in meter', 'weight in kilogram', 'quantity in litre', 'area in square meter' etc. made this publication a complete handbook of 'Metric Measurement.'

The announcement of the Government of India about the system of 'Metric Measurement' published in the 'Vishuddha Siddhanta Panjika of 1966-67' under the caption 'Five-Year Planning'. With the help of this publication the government tried to communicate the mass in the following manner¹⁴:

Metric weight and measurement: *Metric system is the only legal method of weight and measurement in India. If you use the weights of Metric viz., Litre, Meter, Kilogram, etc. as it is then and only then you will realize the utility and simplicity of this system. Don't try to match the Metric system of weight and measurement with the old system. This effort may invite unwanted confusion in accounting. For quick purchase and sale as well as for actual payment follow the complete unit of Metric system.*

Globe's Lokobandhu Directory Panjika of 1968-69 introduced the people to the markets of 'agricultural products, goods produced out of agricultural products, agricultural based industrial goods, metal goods, utensils, hardware, various necessary goods, electrical equipment, building materials, cosmetics, goods of intoxication, seasonal goods, sports goods, fancy goods, and goods relating to tourism' under the caption 'List of wholesale markets of Calcutta for various necessities'.

Conclusion

The measures and rules which were adopted and constituted by the rulers and the government both in the colonial and post-colonial periods for the smooth functioning of Indian trade and commerce were cited regularly in Bengali Almanacs since the middle of nineteenth century. The publishers communicated the society about the newly incorporated norms of Indian trade and commerce with an object to maintain peace in the civil society as well as to ensure uniformity in the business world. The content of the above information, announcement, and advertisement etc., are self explanatory. All this helps us assess how the publishers of different Bengali Almanacs tried to keep the civil society updated about the ever changing scenario of Indian business environment over a period of more than hundred years.

i. 40 seers or about 82 lbs. ii. An obsolete Indian measure of weight (1/40 mon). iii. A hundred weight. iv. A little over 58 grams.

References

1. www.princelystates.com
2. *Natun Panjika of 1865-66.*
3. *Natun Panjika of 1868-69.*
4. *Natun Panjika of 1870-71.*
5. Ibid.
6. *Natun Panjika of 1872-73.*
7. Ibid.
8. Dey Sri Balaram, *Panjika O Directory of 1974-75.*
9. *Gupta Panjika of 1881-82.*
10. Ibid.
11. *Guptapress Panjika O Directory of 1926-27.*
12. *Guptapress Panjika of 1959-60.*
13. Ibid.
14. *Vishuddha Siddhanta Panjika of 1966-67.*