

# A Study of the Loans of the Princely State of Cooch Behar, 1863-1911

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**Abstract:** *This article focuses on the loans of the Cooch Behar State especially the loans of Maharaja Nripendra Narayan. Cooch Behar became a protected State of the British in 1773. In the initial years of the British connection, Cooch Behar had some debts. After that, there was an increase in the savings of the State from 1864-1883. But the transfer of administration of the Cooch Behar State to Maharaja Nripendra Narayan in 1883 once again faced a shortfall in the State budget. The enormous development activities and personal expenses of Maharaja Nripendra Narayan created this situation. During his reign and afterward, the princely State of Cooch Behar was largely dependent on loans for the smooth running of the State. The British Government was very anxious to collect the debts from Cooch Behar. They wanted to control and reduce the personal expenditure of the Maharaja indirectly for the effective payment of the debts of the Cooch Behar State and the Maharaja. Maharaja Nripendra Narayan didn't control it entirely. After the death of Maharaja Nripendra Narayan, and apathy was seen in the attitude of the British Government to approve the large loan application of the Cooch Behar State from the British treasury.*

**Keywords:** Cooch Behar, Loan, Debt, Nripendra Narayan

The British connection with Cooch Behar has established in 1773.<sup>1</sup> The question, whether Cooch Behar was a native State or part of British Indian arose in 1873. In India, some native States enjoyed almost full internal sovereignty and others could not even enjoy internal independence.<sup>2</sup> The native State of Cooch Behar became a protected State to the British subjected to payment of half of its annual revenue to the Rangpur treasury.<sup>3</sup> The precise amount of gratitude was fixed in 1780 by the collector of Rangpur at Sikka Rs. 62,722 which was equivalent to Company's Rs. 67,700.<sup>4</sup> The Cooch Behar State had a political relationship with the Government of India through the Government of Bengal in council. The ruling prince was entitled to full jurisdiction.<sup>5</sup> But there was always an influence of the British Government in the internal matters. The State of Cooch Behar was under indirect British rule.<sup>6</sup> There was an indirect influence of the British on the administration of Cooch Behar in the matter of loans or debts of Cooch Behar.

## **Debts Before Nripendra:**

Some data is available on the debts of Cooch Behar in the initial years of the British connection. Dhairjendra Narayan (1765-1770 & 1775-1783) faced indebtedness. He had a debt of 50,000 French Arcot coins when died.<sup>7</sup>

**Table-1**

The annual budget of Cooch Behar State for the years 1774-75, 1777-78, & 1779-80 were as follows:-

Year	Income (In Narayani Coins)	Expenditure (In Narayani Coins)	Debt
1181 B.S.* or 1774-75 A.D.	1,98,763	1,97,831	70,383

1184 B.S. or 1777-78 A.D.	1,03,022	97,104	39,811
1186 B.S. or 1779-80 A.D.	1,62,547	1,62,231	18,556

Source: A History of Cooch Behar: From the Earliest Times to the End of the Eighteenth Century A.D., 1942 B.S.: Bengali Sambat

The rate of interest was very high then. Harendra Narayan (1783-1839) in 1784 A.D. borrowed Rs. 14,901 from captain Duncanson (an officer of the Company) & was dissatisfied when he had to return Rs. 21,000 after one year. The interest of the loan was around 70%.<sup>8</sup> When Maharaja Narendra Narayan died in 1863, Cooch Behar had securities of Rs. 6,51,300. An amount of Rs. 5,57,997 was in the treasury and bonded debts and about Rs. 60,000 as shares in a joint-stock company.<sup>9</sup>

The year-wise exact records on the State income and expenditure are not available from 1780 to 1863 in Cooch Behar. There was no effective budget management system in Cooch Behar till 1864. The collections and disbursements of the State revenue would be made by different departments. There was no proper checking of the accounts. A regular budget system was introduced by Colonel Haughton (1864-83) from 1866-67.<sup>10</sup>

#### **Commissioners' Rule:**

The economic condition of Cooch Behar was not good before the appointment of the Commissioners. In 1865, the Deputy Commissioner of Cooch Behar Mr. Beveridge said, "Before the appointment of a British Commissioner, the Government of Cooch Behar was in a deplorable condition."<sup>11</sup> According to Major Jenkins, "for the last thirty-three years the affairs of Kooch Behar have been left to the sole conduct of the Rajah and his officers, without any direct interference of a Commissioner...."<sup>12</sup> Some reforms were introduced in Cooch Behar. For the effective collection of the revenue, there was a need to appoint new officials. The revenue survey and settlement of Cooch Behar and Eastern Dooars was planned to keep under competent officials like revenue surveyor, deputy collectors, etc.<sup>13</sup> When the British connection was established in 1773, the revenue collection was made from the 'Jotdars'. But in 1790, the collection of the revenue was entrusted to 'Ijaradars' or farmers. Then in 1877, the State was completely surveyed and settlement was made directly again with the 'Jotdars'.<sup>14</sup> These reforms generated a huge revenue to the treasury. Cooch Behar had a surplus revenue of £1,50,000 during ten years (1864-1874) of the Commissioner's rule.<sup>15</sup> The Commissioners had reduced the expenditure to make up the deficit. The budget estimates showed a deficit of Rs. 1,31,561 for 1880-81. But during this year expenditure was made very less and a surplus of Rs. 1,09,841 was realized.<sup>16</sup> The State of Cooch Behar had a saving of Rs. 12,86,011 under the British Commissioners' rule from 1864-65 to 1883-84. This surplus money was invested in Government promissory notes and shares and debentures of joint-stock companies.<sup>17</sup>

**Table-2**

The revenue collection and expenditure of Cooch Behar from 1864-65 to 1883-84 are given below :

Year	Revenue (Rs.)	Expenditure (Rs.)	Surplus (+) or deficit (-)
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1864-65	7,87,867	6,33,413	+ 1,54,454
1865-66	6,06,121	6,12,804	- 5,683
1866-67	6,17,230	5,10,613	+ 1,06,617
1867-68	7,90,833	5,82,313	+ 2,08,520
1868-69	8,14,898	6,84,671	+ 1,30,227
1869-70	9,41,423	9,37,236	+ 4,187
1870-71	9,19, 735	9,19,772	- 37
1871-72	11,20,932	12,02, 791	- 81,859
1872-73	10,02,132	11,45,136	- 1,43,004
1873-74	10,70,693	10,92, 701	- 22,008
1874-75	14,43,452	15,33,334	- 89,882
1875-76	12,94,087	11,02,890	+ 1,91,197
1876-77	12,94,489	9,31,090	+ 3,63,399
1877-78	12,65,472	13,46,424	- 80,952
1878-79	13,54,921	11,72,212	+ 1,81, 709
1879-80	14,72,007	11,15, 757	+ 3,56,250
1880-81	12,95,366	11,85,525	+ 1,09,841
1881-82	13,20,395	11,63,434	+ 1,56,961
1882-83	13,31,663	12,36,380	+ 95,283
1883-84	19,65,550	23,14, 759	- 3,49,209
Total	2,27,09,266	2,14,23,255	+ 12,86,011 (Surplus)

Source: The Cooch Behar State and it's Land Revenue Settlements, 1903

#### **Deficit Under Nripendra Narayan:**

The administration of the State of Cooch Behar had been transferred to Maharaja Nripendra Narayan in 1883. But during his reign, from 1884-85 to 1899-1900 there was a total deficit of Rs. 13,03,187.<sup>18</sup>

#### **Table-3**

Total Revenue collection and expenditure of Maharaja Nripendra Narayan from 1883-84 to 1899-1900 are as follows:

Year	Revenue (Rs.)	Expenditure (Rs.)	Surplus (+) or deficit (-)
1884-85	17,45,481	23,42,453	- 5,96,972
1885-86	17,44,687	21,32,024	- 3,87,337
1886-87	17,68,574	17,98,160	- 29,586
1887-88	16,95,292	14,43,421	+ 2,51,871
1888-89	16,63,329	17,47,324	- 83,995
1889-90	18,56,262	24,90,207	- 6,33,945
1890-91	17,99,980	17,78,917	+ 21,063
1891-92	18,92,405	17,91,724	+ 1,00,681
1892-93	20,69,701	18,82,444	+ 1,87,257
1893-94	20,67,158	20,13,957	+ 53,201
1894-95	21,73,323	19,26,506	+ 2,46,817
1895-96	21,27,416	24,43,570	- 3,16,154
1896-97	21,58,266	21,34,005	+ 24,261
1897-98	22,39,668	24,12,101	- 1,72,433
1898-99	23,58,062	22,81,123	+ 76,939
1899-1900	22,72,608	23,17,463	- 44,855
Total	3,16,32,212	3,29,35,399	- 13,03,187 (Deficit)

Source: The Cooch Behar State and it's Land Revenue Settlements, 1903

The State under Maharaja Nripendra Narayan had expended a large sum (around Rs. 50 lakhs) on the construction of the palace, development of the communication system (especially Railways), the general re-settlement of the State and other public works from 1883-84 to 1899-1900. The expended amount was more than the total revenue within this period. In 1899-1900, there was a deficit of Rs. 13,03,187. This deficit balance of the State was made up by employing two modes. One, by disposing of the Government securities and taking loans from the British Government.<sup>19</sup>

Along with this, the annual budget of Cooch Behar witnessed a growing personal expenditure of the Maharaja. In 1876-77, there were 'two extraordinary expenditure' viz, the Raja's trip to Delhi and the ceremony of 'Churakuran'. These things exceeded the actual estimated expenditure by nearly Rs. 8000.<sup>20</sup> The estimated budget on the personal expenditure of the Maharaja was very low in the initial years. But gradually it became huge. The allotment under the personal expenditure of the Maharaja was Rs. 2 lakhs.<sup>21</sup> The expenditure under the house-hold was almost the same as estimated for 1897-98. The budget estimation for the personal expenditure of the Maharaja was 3,00,000 in both the year 1897-98 and 1898-99.<sup>22</sup> The budget estimation for 1903-04 had a provision to keep the Maharaja's expenditure within Rs. 2,54,000. Rs. 7,61,958 was estimated for house-hold as against an actual house-hold expenditure of Rs. 8,99,672 in 1902-03.<sup>23</sup> The budgets on personal expenditure of the Maharaja were 4,65,601 in 1906-07 and 4,94,986 in 1907-08.<sup>24</sup> The increased house-hold expenditure of Rs. 83,611 in 1906-07 was mainly due to the increase of the Maharaja's expenses. Rs. 19,146 was expended for shooting camp, Rs. 60,000 for children's fund, Rs. 15,551 for band etc. The total increase during the year was Rs. 4,14,455. The Maharaja had reserved Rs. 4 lakh for personal expenditure and Rs. 59,000 for adjustment of advances.<sup>25</sup> The total personal expenditure of the Maharaja was Rs. 4,94,986 in 1907-08 and Rs. 5,00,000 in 1908-09.<sup>26</sup>

#### **Loans Of Nripendra Narayan:**

The financial condition of the Cooch Behar State was not satisfactory.<sup>27</sup> Cooch Behar had a Railway loan of Rs. 8 lakh. The route cost of Railway expansion from Gitaldaha to Cooch Behar town including the Torsa bridge and Duars was Rs. 10,82,638 up to 31st March 1900. The loan of Rs. 8 lakh was taken from the Government of India.<sup>28</sup> Of the Rs. 8 lakh, Rs. 5 lakhs of rupees was received in 1892-92 and Rs. 2 lakhs in 1897-98 on the security of the chaklajat Estates. The rate of interest on this loan was 4%.<sup>29</sup> Maharaja Nripendra Narayan applied for a loan in 1895 to pay his debts. Rs. 3,50,000 was granted to him by the British Government.<sup>30</sup> Maharaja Nripendra Narayan endeavoured to pay the loan of Rs. 3,50,000.<sup>31</sup> During 1898-99, the Maharaja's loan of Rs. 3.5 lakhs was repaid to the Government and the Railway loan of Rs. 4 lakhs out of Rs. 10 lakhs had been repaid.<sup>32</sup> Maharaja Nripendra Narayan tried to get loans in England because he had not many contacts left.<sup>33</sup> Maharaja Nripendra Narayan endeavoured to raise a loan of £16,000 in England from the Indian and General Investment Trust in 1901.<sup>34</sup> Even Maharani Sunity Devi had debts.<sup>35</sup>

There was an increase in Railway loan by Rs. 2 lakh. The total due loan was Rs. 6,54,932 for 1897-98. The debts of the Maharaja other than Railway was 2,63,459 on 31st March, 1898.<sup>36</sup> An estimated budget on the liquidation of all the debts of the Maharaja indicated that it would be completely cleared in 1906-07. In this sequence, the Maharaja had to pay Rs. 1 lakh in 1903-04, Rs. 1.5 lakh in 1904-05, Rs. 1.5 lakh in 1905-06 and Rs. 2 lakh in 1906-07.<sup>37</sup> He had some amount of loan even after his death.

#### **Improvements Made Under Nripendra:**

Under Nripendra Narayan resettlement was made in 1888-89 for the next thirty years. It increased revenue by more than Rs. 24 lakhs.<sup>38</sup> There was a decrease in the expenditure of the State in 1892-93. This decrease in expenditure was due to the impossibility of executing some large works.<sup>39</sup> In September 1893, the Dewan of Cooch Behar brought to the Maharaja's notice about the extraordinary increase in the budget. This increase was due to the increase in public works and house-hold. The Maharaja was convinced to the Dewan and ordered for the postponement of the Band godown and exercise room.<sup>40</sup> The earthquake of 1897 made several changes to the budget. It was anticipated that the expenditure would be very high in the

upcoming year 1899-1900. In 1897-98, the Maharaja decided to restrict his expenditure within Rs. 3 lakh budget limits and he was successful.<sup>41</sup>

**Table-4**

Though Maharaja Nripendra Narayan had some improvements in the State surplus. But overall it was not satisfactory.

Year	Revenue (Rs.)	Expenditure (Rs.)	Surplus (+) or deficit (-)
1900-1901	22,55,419	22,14,778	+40,641
1901-1902	23,09,831	22,84,149	+25,682
1902-1903	23,56,409	22,71,861	+84,548

Source: The Annual Administration Report of the Cooch Behar State, 1903

**Table-5**

There was an increase in the annual revenue of Cooch Behar for the year 1904-05. It was Rs. 24, 85,491.<sup>42</sup> The data on the year 1906-07 and 1907-08 show a little improvement.

Year	Revenue (Rs.)	Expenditure (Rs.)	Surplus (+) or deficit (-)
1906-07	24,79,204	24,19,482	+59,722
1907-08	25,81,522	24,93,383	+88,139

Source: The Annual Administration Report of the Cooch Behar State, 1908

The annual revenue of Cooch Behar was Rs. 25,00,925 and State expenditure was Rs. 24,64,933 in 1908-09. A surplus of Rs. 35,992 was obtained.<sup>43</sup> In 1909-1910, Cooch Behar had a revenue of Rs. 26,40,461 and State expenditure of Rs. 24,54,074. So there was a net surplus of Rs. 1,86,387. Whereas in 1910-1911, the State of Cooch Behar had a revenue of Rs. 26,94,231 and State expenditure of Rs. 29,15,996. So, there was a net deficit of Rs. 2,21,765.<sup>44</sup>

#### **British Indirect Control:**

There was British attention to the Maharaja's expenditure.<sup>45</sup> The British Government tried to prevent expensive trips of the Maharaja of Cooch Behar to Europe. They were also against joining schools in England of all the princes. In 1895, the Government advised him to limit his annual personal expenditure to Rs. 2.5 lakh. But the Maharaja didn't control his expenditure. It was gradually increasing. Maharaja Nripendra Narayan intended to display his great generosity. Spending huge money was a sign to show off as a wealthier majestic power. As a result of this, his expenditure rose around one-third of the annual budget in 1903.<sup>46</sup> The Railway Rs. 8 lakh loan agreement had a provision that Maharaja Nripendra Narayan will keep his expenditure within available income.<sup>47</sup> But most of the debts of Maharaja Nripendra Narayan were unpaid. So, the Government was very anxious to recover his debts promptly. The Government kept an eye on the financial administration of the Cooch Behar State.<sup>48</sup> Enquiry committees were formed to know the financial position of the Maharaja and effective payment of his debts.<sup>49</sup> Some

measures were also suggested to recover unpaid debts of the Maharaja of Cooch Behar without resorting to the sale of the Railway.<sup>50</sup> The major emphasis was paid on the reduction of the personal expenditure of Maharaja Nripendra Narayan. The Government was not satisfied with the huge personal expenditure of the Maharaja.<sup>51</sup> As a measure of cost-cutting Maharani Sunity Devee could not go to England. Sunity Devee wanted to go to England to be with her sixteen years old son who was separated for four years getting Education. But the State officials stopped her on the pretext of 'Money Difficulties' which according to Sunity Devi didn't exist.<sup>52</sup>

The government was very eager to collect the debts of Maharaja Nripendra Narayan from his son Raj Rajendra Narayan after his death in 1911. Maharaja Raj Rajendra Narayan (1911-1913) was granted to borrow Rs. 2 lakhs from the Allahabad Bank in Calcutta for the liquidation of his father's debts.<sup>53</sup> There was indirect pressure on Cooch Behar to clear all debts. In this context, Maharani Indira Devi had taken initiative to wipe out State debt and cut down personal expenditure.<sup>54</sup> The British Government granted a loan of 16 lakhs from a Marwari firm in Calcutta to Maharaja Jitendra Narayan (1913-1922) in 1919.<sup>55</sup> But they did not approve the loan request of 18 lakhs from the Government of India in 1921. The British Government feels insecure to invest the money as a loan on Cooch Behar. Maharaja Jitendra Narayan requested a sum of Rs. 18 lakhs from the Government of India in 1921 for the payment of his debts, but the Government rejected his request.<sup>56</sup>

The relation between the British and the State of Cooch Behar started from the treaty in 1773. Since then, the rulers of Cooch Behar had loans. Cooch Behar had a surplus in the State's savings during the Commissioners' rule from 1864 to 1883. But after the transfer of administration to Maharaja Nripendra Narayan in 1883, Cooch Behar became more dependent upon the loan for the support of the budget. Maharaja Nripendra Narayan had invested a large amount of money for the development activities and his personal needs. Mostly his expenditures were much more than the annual estimated budget. In this situation, he had to take loans during the shortfall in the State budget. The Railway loan was a huge burden on the budget. He was advised many times to limit his expenditures within the estimated budget. Sometimes he obeyed the advice. But his expenditure was gradually increasing. The British Government wanted to regulate its economic activities indirectly. But they were without much success. Maharaja Nripendra Narayan had to go for a loan from England because he had no contacts left in India. When Maharaja Nripendra Narayan died in 1911, the British Government was very anxious to collect all debts of the Maharaja. The reluctantly was seen by the British to approve the loan request of the Cooch Behar State. They granted permission to the State of Cooch Behar to take loans from the Marwari community. In the meantime, they rejected the huge loan request from the British treasury.

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