

## **Swadeshi Enterprise and The Bengali Business Community in North Bengal (1905 – 1920)**

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**Abstract:** *The growth and development of Bengali entrepreneurship during the Swadeshi movement is an integral part of the history of North Bengal. They exhaustively showed their interests in all fields such as tea plantation, timber, rice, jute, silk, textile, tobacco, banking, insurance and other miscellaneous sector. This section of the Indian bourgeoisie, though economically weak, represented national aspirations and sought to attain economic development.*

**Keywords:** *Swadeshi Enterprise, Jalpaiguri, Bengali Business Community, Europeans, Zamindars, Associations.*

### **Introduction:**

The enterprising intellectuals, professional men or landlords who had shown courage and patriotism in starting new industrial enterprises particularly during the anti – partition movement in Bengal (1905), came out on top when the unstable 1920s had been succeeded by the 1930s (Ray 1994: 24). The small and medium Swadeshi entrepreneurs used ads as one of the media of propaganda among people through literature, handbills and so on. Thus, became one of the major sources of information on the industrial development of Bengal along Swadeshi lines (Bhattacharyya 2007: 156). In this context, we will study the involvement of Bengali people in trade and commerce in North Bengal during the Swadeshi movement who exhaustively showed their interests in all fields such as tea plantation, timber, rice, jute, silk, textile, tobacco, banking, insurance and other miscellaneous sector. In fact, an entire series of administrative, financial and economic policies and measures were adopted to impede the growth of the Indian entrepreneurship (Dasgupta 1992: 63). Much has been said about different aspects of Swadeshi Enterprise in Bengal. But still there are some lacuna, especially on the growth and development of the Swadeshi enterprise in North Bengal during the period of our study. This section of the Indian bourgeoisie, though economically weak, represented national aspirations and sought to attain economic development. Here in this essay an attempt has been made to make a study in this field.

### **Tea Plantation Industry:**

The first phase of Swadeshi enterprise in North Bengal was started with the tea plantation industry. Tea plantation industry in the hill area and the Terai region of the Darjeeling district and the Jalpaiguri Duars was originally initiated and developed by European enterprises. Beside the European enterprise, the Bengali entrepreneurs coming various parts of undivided Bengal made a little bit entry into the field of tea industry (Roy 2002: 123). The European tea planters, under the banner of Duars Planters' Association (DPA),

established their full sway in the tea industry (DPA Report 1910: 54). The socio – political and economic environment was not suitable for the growth of Indian entrepreneurship. In the contemporary period, the whole of India was then under the flame of the independence movement. Now the Indian planters began to be intimately associated with the Indian independence movement at Jalpaiguri district. They felt a strong desire to be identified with their own social exclusiveness blended with Indian heritage, nationalistic ethos. The ‘Divide and Rule Policy’ of the British Raj always endeavoured to frustrate the Indian planters (Centenary Souvenir DBITA 1979: 76). Those incidents, it may be assumed, had functioned as an eye opener which led them to find out new ways and means. As a result, a number of tea estates came up by the Bengali entrepreneurs of Jalpaiguri town. The total number of Indian public limited companies having registered offices in the Jalpaiguri District was 89. Eventually, though the Indians operated on smaller scale and had weaker resources and capability, they emerged as the politically stronger voice (Census of India 1921: 51).

Beside tea industry, they also took great initiatives in establishing dramatic society, national school at Jalpaiguri town. The chief aim behind such endeavours was to create patriotic feelings among the youths. They actively participated in the Swadeshi movement in Jalpaiguri town (Bagchi 2007: 22).

**Table I: Indian Tea Planters in Darjeeling Hill**

Name of the Planter	Caste	Occupation	Native Place	Tea Estate
Naffer Chandra Pal Chaudhury	Hindu non Brahmin	Zamindar, Trader	Ranaghat, Nadia	Jogmaya
Bipra Das Pal Chauhdury	Do	Engineer	Do	Gayabarie and Tindharia
Ganesh Chandra Banarjee	Hindu Brahmin	Govt. Service	Dacca	Makaibari
Tarapada Banarjee	Do	Zamindar, Trader	Do	Happy Valley and Wiondsor
Bhagwati Charan Rai	Hindu Nepali Brahmin	Govt. Contractor	Darjeeling Town	Sourini and Sampripani

**Table II: Indian Tea Planters in Jalpaiguri Duars**

Name of the Company	Founder	Date of Registration
Nuxalbari Tea Co. Ltd.	Musharaf Hossain, Jalpaiguri	18/05/1910

Fulbari Tea Co. Ltd.	Sen mjumder Family, Birbhum	1919
Sukna Tea Co. Ltd.	Musharaf Hossain, Jalpaiguri	11/04/1913
Kamala Tea Co. Ltd.	Tarini Prasad Ray, Jalpaiguri	06/03/1914
Bhojnarayan Tea Co. Ltd.	Biraj Kumar Banarjee, Jalpaiguri	27/07/1915
Darjeeling Dooars Tea Co. Ltd.	Karuna Kishor Kar, Jalpaiguri	01/01/1916
Baikunthapur Tea Co. Ltd.	Prasanna Deb Raikot, Jalpaiguri	05/12/1916
Jalpaiguir Dooars Tea Co. Ltd.	Nalini Ranjan Ghosh, Jalpaiguri	24/03/1920
Merryview Tea Co. Ltd.	Musharaf Hossain, Jalpaiguri	24/04/1919
Sayyedabad Tea Co. Ltd.	Musharaf Hossain, Jalpaiguri	27/10/1919
Debijhora Tea Co. Ltd.	Rajendra KumarNeyogi, Jalpaiguri	14/05/1922
Chandmani Tea Co. Ltd.	Tarini Prasad Ray, Jalpaiguri	23/12/1924
Bijaynagar Tea Co. Ltd.	Jogesh Chandra Ghosh, Jalpaiguri	24/06/1925
Sahabad Tea Co. Ltd.	Saha Borthers, Nadia	20/03/1920
Radharani Tea Co. Ltd.	Jyotish Chandra Pal Chaudhuri,	1917
Kharibari Tea Co. Ltd.	Darjeeling Tea Company	1917
New Tea Co. Ltd.	Nalini Ranjan Sarkar, Kolkata	1936
Mahargaon Gulma Tea Co. Ltd.	Amiya Pal Chaudhuri, Nadia	1930, September

(Mukherjee, Sibsankar.1978. *Emergence of Bengali Entrepreneurship in Jalpaiguri Duars, 1879-1933*. Unpublished Ph. D. Thesis, University of North Bengal.)

### **Tobacco Industry:**

The Rangpur Tobacco Company was registered on 2<sup>nd</sup> September 1907 with an authorised capital of Rs. 2, 50,000 and started its functions in the month of May 1909. Some Swadeshi

entrepreneurs consisting of people belonging to the landowning class and professional people like lawyers, doctors, service holders took the initiatives in forming the Company. The Board of Directors consisted of ten members of which Pramathnath Bose, Jogendra Chandra Ghosh, Bipradas Pal Chaudhury were some notable personalities. However, the Company bought machineries from the European companies for its production like Messrs. Warden & Company, Bombay and few from Germany. Cash shortage was only one of the problems faced by the company. An equally serious one was the emergence of the European companies. Powerful, wholly foreign – owned companies with high – scale economics, low – cost technologies, greater capital and large market development outlays driven away small patriotic Indian firms from the market. The Rangpur Tobacco Company began to feel the pinch of competition from several foreign companies like the Peninsular Tobacco Company, the East India Cigarette Manufacturing Company – a Turko – Indian joint Enterprise. However, the most deadly competition for by the Rangpur Tobacco Company came from the British India Tobacco Company of Monghyr. It was originally an American company, commonly known as the Imperial Tobacco Company and finally turned into a British Company. They sold their articles at a very cheap rate and hastily set up an utmost superiority over the Rangpur Tobacco Company. By facing the challenge, the Rangpur Company started to sell its cigarettes at a very nominal rate but it did not work. However, their shortage of funds and their failure to plough back sufficiently for modernisation reflect their view of business. As a consequence, the company soon went into oblivion (Bhattacharyya 2008: 179-82).

#### **Banking and Insurance:**

During the Swadeshi movement, a large number of banks came up. The very utmost example was the Bengal National Bank established in the year 1907 (Bhattacharyya 2008: 231-4). In colonial North Bengal, the four banks of Dinajpur - the 'Trading and Banking Company', the 'Dinajpur Bank', the 'Balurghat Town Cooperative Bank', the 'Raiganj Central Cooperative Bank Limited' – were all established between 1906 and 1947. The 'Trading and Banking Company', was founded in 1906 under the leadership of Jogindra Chandra Chakrabarty and Lalit Chandra Sen. The 'Dinajpur Bank' came into force in the year 1918 by Jatin Mahan Sen who was himself a pleader by profession. After partition in 1947, the Bank was shifted to Calcutta along with its head office. One of the pillars of the Swadeshi movement in Dinajpur was the 'Balurghat Town Cooperative Bank'. It was established in 1915 under the initiatives of Umesh Chandra Banerjee, Gyan Chandra Sen, Nalini Kanta Goswami and Suresh Ranjan Chatterjee. However, the initiative and the bulk of the primary capital came from the leading native Zaminders. 'Dhana Bhandar', a golden name in the banking history of Dinajpur was founded by Jamini Ranjan Ghosh at Raiganj during the second decade of the twentieth century. The primary object of the Bank was to provide industrial advancement and to actively assist in the development and extension of the indigenous trade and commerce (Goswami 2008: 95).

Another area of colonial North Bengal famous for its banking activities was Jalpaiguri, the Head Quarter of Tea Industry. Professor Binoy Sarkar commented that “the most prosperous town of the Bengalis, across the whole of Bengal, outside Calcutta is none other than Jalpaiguri. The Court Bar Library did not consist of the minute details of the legal sphere; rather it consisted of discussion and debate on share market” (Ghosh 1417 BS: 31). However, the leading Bengali tea planters of Jalpaiguri town played a major role in laying foundation of banking business there. During the period of our study, there was only one European bank at Jalpaiguri town ‘Loyed Bank’ which mainly dealt with the European owned tea gardens. It had no connection with the Bengali owned tea gardens. This Bank instinctively favoured European as against the Indian tea planters. As a consequence, few leading personalities and tea industrialists of the town assumed the initiatives and ultimately, a number of banks were established to deal with the Bengali owned tea gardens in particular. The common features of the Swadeshi banks at Jalpaiguri town were small paid – up capital, boards of directors predominated by lawyers and management by persons without any experience or knowledge of banking.

The ‘Jalpaiguri People’s Cooperative Bank Limited’ was set up on 19 May, 1913 under the initiatives of Nawab Musharuf Hossain, Jagadindradev Raikat, Upendranath Karmakar, Sashi Bhushan Niyogi, Matilal Barua, Shanti Nidhan Ray, Pramath Nath Sengupta, Makhan Lal Kundu, Nityananda Das and so on (Sanyal 1970: 82-3). The first branch of the ‘Bank of Bengal’ established outside Calcutta was at Jalpaiguri town in 1894. In 1921, the bank was merged with the Presidency Bank and came to be known as Imperial bank of India. After partition in 1947, this bank was further merged with the State Bank of India on 1 July 1955 and came to be known as the State Bank of India, Jalpaiguri branch.

The ‘Bengal Duars Bank’ was established in 1911 under the guidance of tea industrialist Tarini Prasad Ray, Makleccher Rahman. The main purpose of the Bank was to provide loan and other facilities to the Bengali - owned tea gardens during the time of financial emergency. The ‘Raikat Industrial Bank Limited’ was established in 1920 under the endeavours of Raikat family. The objective was to develop a competitor for the private money lenders who then ruled the money market. Nevertheless, a number of private banks were setting up during the period at Jalpaiguri town such as the ‘Jotedar Banking and Trading Corporation’ (1911), Arya Bank, Lakshmi Bank, Rahut Bank, Calcutta Commercial Bank, Kumilla Bank. The “Das & Co. Banker and Share – Broker” firm was established in 1927 by Manaranjan Dasgupta to provide short term institutional finance to various tea companies and later on established a share – broker firm of his own. However, when a crisis of widespread default did strike, these banks were less able to tide over. These banks had very small capital to start with. For example, the ‘Bengal Duars Bank’ and the ‘Raikat Industrial Bank Limited’ were takeover by the State Bank of India in the year 1966. The Kumilla bank was merged with United Bank of India (Sutradhar 2008: 199 - 20).

Bengal had a long tradition of insurance business which reached its apex of glory during the Swadeshi movement. The Hindusthan Cooperative Insurance Society established in the

year 1907 was the finest example in this field. In north Bengal, the insurance business first established its feet at Jalpaiguri town. It made an appeal both the Bengali Muslim and Hindu intellectuals.

#### **Paper Industry:**

Paper was necessary for various purposes like publication of books, administrative purposes. The manufacture of writing paper was first introduced in Europe after the invention of paper machines. Like other parts of India paper was produced in various districts of colonial North Bengal such as Pabna, Bogura, Jalpaiguri. The people who invested in paper industry were professional middle class. In Pabna, jute paper of one type was produced by 13 families. It had a great demand among the local Mahajans and Marwari businessmen. Satish Chandra Kundu of Bogura had some fame in paper making. It was said that he learnt this art from Kashmir. Bankim Bihari Roy of Darjeeling set up a small firm where *deshi* tracing paper and black carbon paper was manufactured. However, *deshi* handmade paper could not compete with foreign paper of finer variety and cheaper price.

#### **Match Factory:**

By 1920s, Bengal had 27 match factories. In a Government report it was stated that ‘many large factories have been started in Calcutta and its surrounding places and it promises to become one of the organised industries of the province’. Meanwhile, the industry spread too few districts of North Bengal like Jalpaiguri, Rangpur and Rajshahi (Report 1929: 50). The Jalpaiguri district was the first choice to establish match factory in North Bengal as it was abounded in timber and cost of transportation would be low. Therefore, a large number of Bengali entrepreneurs like Aditya Mahan Ray, A.K. Raha, Jagannath Sharma, A. Banerjee showed business interests in North Bengal. They started with whatever resources were available at hand in the heyday of *Swadeshi* movement. A.P. Ghosh, a match expert, collected 45 species of wood from the forests of Darjeeling, Kurseong and Kalimpong for his Bande Mataram Match Factory.

1920s was a golden period for the indigenous match factory at Jalpaiguri. The bedrock of the Jalpaiguri Industries Limited was laid down in the 1925 and the manufacture of matches was started from January 1927. It was purely a *Swadeshi* concern. It had a Board of Directors consisting of seven members, all of whom were Indians. The company had 22 workers, consisting of 8 boys and 12 adult men. Each man and boy got an average monthly income of Rs. 25 and Rs. 12 respectively. However, the company arranged free quarters, medicines and pure drinking water for the welfare of its workers. The machines used by the Company mostly were of indigenous origin, perhaps made by the Bhowani Engineering and Trading Co. The wood was chiefly collected from the Baikunthapur forest and Berubari forest. The other necessary articles except timber were bought from Calcutta after paying high railway freights. However, the selling markets of its products were the districts of Jalpaiguri, Darjeeling, Rangpur and Dinajpur, all of which were situated within a very short distance from the manufacturing centre. Another example of such *Swadeshi* product

was the Aurora Match Factory of Jalpaiguri established in 1918 and the Kumudini Match Factory by Kumudini Chakrabarty in 1910. However, the later did not last long.

### **Deshi Shops:**

The spark in the economic activities during the Swadeshi movement led to the appearance of a large number of deshi shops not only in Calcutta and its surrounding areas but in North Bengal also. In Dinajpur, the 'Sen Brothers', 'Ghatak Brothers' and 'Chattarjee Brothers' was the most popular depot of indigenous art and manufactures. The cycle shops 'Majumder friends' was the epic centre of revolutionary organisations like Anushilan Samiti in Dinajpur. The 'Shyama Stores' inspired by Gandhian ideology was opened by Shyamapada Bhattacharya. The 'Kamala Book Store' opened by Jogesh Sarkar was the first book shop at Raiganj. Another book shop 'Students Library' was opened by Durgesh Bhowmick. The 'Heena Art press' was opened by Raj Muhammad Sarkar in 1915. He was a prominent leader of Muslim League in Dinajpur. The 'Mukul Press' was opened by Sudhir Ranjan Dey, a teacher of Raiganj Coronation High School. The Swadeshi Bhandar set up by Jogindra Chandra Chakrabarty, Paramesh Chandra Da, Hari Narayan Bhattacharya in 1906 at Raiganj was declared to be cheapest and the best house of Indian goods. Another example of deshi shops was the Swadeshi Bhandar at Balurghat established by Nalini Kanta Chakrabarty, Debendra Ray in 1905. The grocery shops 'Chattarjee and Sons' opened at Balurghat was famous for its cheap rate and high quality. There were many others such as R Nag & Sons, Raj Lakshmi pharmacy, Krishna Pharmacy, Netra Sudha and Union Medical Hall of Dinajpur and 'Maldaha book Depot' by Prafulla Chakrabarty of Maldah (Goswami 2008: 94 – 5).

The Lakshmir Bhandar at Jalpaiguri town was a popular depot of indigenous art and manufactures. The Matri Bhandar was declared to be cheapest and the best house of Indian goods. The Jalpaiguri Poly Clinic opened by Dr. Jogindra Nath Sengupta, North Bengal store by Dr. Charu Chandra Sanyal was some famous medicine shops of Jalpaiguri town. There were many others such as Nani – Gopal Store, Ghosh & Sons, D D Mukherjee & Sons which used to sell deshi goods.

Tara Stores, Ghosh Brothers was the most popular shops of indigenous art and manufactures at Siliguri. 'Padukalay' the first shoe house at Siliguri was opened by Priya Gopal sen, a railway serviceman by profession. Bijli Talkies, Tripti Talkies were some milestones where people assembled to watch theatre and movies. The first book store of the town 'Goswami Book House' was opened by Prabir Goswami. He was a freedom fighter and was said to have spent a important phase of his life at cellular jail, Andaman island. It was said that a communist - minded environment grew here centre around the shop. 'Burdwan Store' opened by Jiten Bhattacharya at Station Fader Road was famous for swadeshi items. The 'Dhakeshwari store', Chattarjee Brothers', 'Lakshmi Narayan Bastralaya', 'Deshbandhu Cloth Store' and 'Mitalaya' were famous for khadi garments. Grocery items and other articles were supplied from the 'Radhika Bhandar' to the tea gardens lying outside the town.

In Coochbehar, a number of shops was opened by the local people, instigated with swadeshi spirits. The Poddar & sons, established by Govinda Poddar at Cooch Behar was famous for cloths and other garments. Banik & sons, opened by Ramesh Banik had some reputation for supplying hardware items at cheap rate. In 1920s the first photo studio was opened at Coochbehar town by Bishnu Chakrabarty. With the growth of urban life and the promotion of education, there was a rise in the demand for these articles. The ‘Roy – Barman’ book store met such demands at the town. It was also very popular for school level books. Shyama Charan Talukdar was another famous book seller. ‘Alley and Row’ shop was famous for selling coal at Cooch Behar. It is important to mention here that the Bengali people belonged to the Saha community and had important role in (Roy 2002: 125 – 32).

### **Hosiery and Textile Industry:**

Swadeshi Movement led to the emergence of a number of hosiery industries at Calcutta and Pabna. At Calcutta, the industry was relatively organised while Pabna had the most extensive cottage sector with the Pabna Shilpa Sanjivani Company. It was established by Taran Govinda Chaudhuri, the founder of the Pabna Bank with a nominal capital of Rs. 2 lakhs and was registered on 8 February 1906 (Kumar 1335 BS: 155-7). It trained local youths in hosiery trade. From Pabna, the industry spread to Rajshahi to Rangpur.

It was the most notable firm which achieved spectacular success from the very beginning. An official note stated that “The quality of its products was of such a high order and prices of its products were so low that very soon it established a reputation of its own in the market”. In 1937, the Company’s Secretary wrote to the Director of Industries that “after declaring high dividends for about fifteen successive years it has still been able to make a reserve about 150% of its capital. Its products enjoy an all India reputation”.

Shilpa Sanjivani was a follow – up of the Pabna Provincial Conference founded in February 1908 to promote industries with Rabindranath Tagore, Surendranath Banerjee, Jogesh Chandra Chaudhuri, Hirendranath Dutta and Motilal Ghosh, Headmaster cum editor of Amrita Bazar Patrika. This company did not face early marketing problem. It did not engage foreign experts, made limited use of imported yarn and pursued an innovative marketing strategy with peasants as its main target group (Sarkar 2014: 197). However, in Pabna, there was the Pabna Sranta Shilpi Hosiery and Banking Limited. It was registered on 26 September 1911 and starts its journey with a nominal capital of Rs. 1 lakh (Bhattacharyya 2008: 23).

J.A. Vas has commented that “articles command a ready sale in rural markets with *bhadralok* boys earning about twenty rupees a month” (Vas 1911: 91). The western part of Bengal like Medinipur Bankura, Birbhum Hooghly and Bardhaman did not have such industries. Outside Calcutta, it was only found in east and north Bengal. In North Bengal, Pabna and Rangpur was the hub of hosiery industries. It was estimated that about 1,000 men were working in the cottage units of Pabna (Sarkar 2014:201-2). In Dinajpur, the principal weaving centres were Baliyadangi and Chirirbandar outposts. A kind of cloth

(Phota) made by the Rajbanshi women was very famous. Similarly, the ‘Lepcha cloth’ was produced in Darjeeling district.

Some Swadeshi entrepreneurs consisting of people belonging to the landowning class and professional people took the initiatives in forming a small weaving mill known as Pioneer weaving mill at Jalpaiguri town. It began its journey with a very small amount of Rs. 50,000/- in the year 1906. After some ups and downs, it freshly started in 1908. Another weaving mill opened at Jalpaiguri town was the ‘Shilpa Samiti’ in the year 1906 on the bank of Karala River. It was lasted for 4 years only. Later, it came under the ownership of Mahini Chakrabarty who opened a weaving mill ‘Mahini Mill’ at kusthia in 1910. The Swadeshi movement also paved the way of opening up small hosiery industries in the district Rangpur (Bhattacharyya 2008: 17).

### **Conclusion:**

Thus, we may sum up the discussion that the first phase of Swadeshi enterprise in North Bengal was started with the tea plantation industry. Later, Swadeshi ideas of different strands took place in other areas, too. In fact, several attempts had taken to set up Swadeshi industries during the period of our study. The immigrant Bengalis were mostly belonged to the small and middle section of the society. Majority of them were legal practitioners, Zamindars, traders, Govt. servicemen. They strongly participated in tea industry, operated banking business and insurance. They opened many deshi shops, rice mills, printing house, hosiery and textile industry, paper industry, silk industry, match industry. They carried on their activities in the face adverse situation. Their zeal and agility were the main source of inspiration.

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