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Economic decline of Indian State of West Bengal during post-colonial period: Impact of partition

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1. Problem

The socio-economic contribution of the Indian state of West Bengal, which has been subjected to repeated partitions and transfer of population during the last one hundred and fifty odd years to serve the interest of the colonial and national rulers, is immense. Bengal was one of the wealthiest regions of the Asian subcontinent prior to the invasion of the British East India Company in 1757. In his famous book, '*From prosperity to decline: Eighteenth century Bengal',* SushilChoudhury (1995)[3], described it as one of the major production centres of textiles- both cotton and silk, perfumes, gold and silver jewellers and many other intricate crafts which included materials made out of iron, brass, bell metal, sea shells, wood and ivory. Bengal was also a major producer of agricultural commodities with thousands of varieties of rice and other fruits and vegetables.

Though Bengal faced many odds during the colonial era, nevertheless, it could retain its leadership position in economic performance compared to other parts of the Indian sub-continent. Even after its 6th partition in 1947, West Bengal's industrial contribution was highest among all the states of India till the early 1950s. Then the decline started.

Figures in Table 1 reveal that between 1950-51 and 2017-18, West Bengal's contribution to India's domestic production had halved from a high of 11.6% to 5.9% and its rank among the States had declined from 2nd to 6th. And in 2018-19 West Bengal's per capita income was much lower than Indian average and from states like Gujarat, Tamil Nadu and Maharashtra.

West Bengal's per capita income is lower than its counterpart East Bengal (Bangladesh) which also had faced the ills of partition. According to data from the International Monetary Fund (IMF), Bangladesh's per capita GDP was $1,905 in 2019, against West Bengal's about $1,600 in 2018-19 — economically the most developed state in eastern India.[4] As of 2020, the regional SDG score[5] for East Asia and Pacific is

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[3]Choudhury 1995
[4]https://www.business-standard.com/article/economy-policy/bangladesh-s-per-capita-gdp-now-higher-than-eastern-and-northeastern-india-120021201715_1.html visited on 9.12.2020
[5] The UN Sustainable Development Goals (SDGs) framework, established in 2015, is a significant advancement over the HDI structure and the Millennium Development Goals. The SDGs are a set of 17 consolidated targets that form a comprehensive framework for holistic global development focusing on people (SDGs 1, 2, 3, 4, 5, 6), planet (SDGs 12, 13, 14, 15), prosperity (SDGs 7, 8, 9, 10, 11), peace (SDG 16) and partnerships (SDG 17). The SDGs also encompasses four capitals—human, physical, social and natural—that are essential for the long term economic development of nations.

63.3 (out of 100), while that of India is 61.92 and Bangladesh is 63.51.4 Both India and Bangladesh have shown improvement in their SDG scores over the last five years, with Bangladesh overtaking India in 2018[6]. And it is estimated that Bangladesh, one of the world's densely populated countries, will exceed India's per capita income in next couple of years.[7]

1.1 Historical context of the problem

1.1.1 Repeated changes in the administrative boundaries

(i)In 1824, following the First Anglo-Burmese War, Assam was occupied by the British forces and on 24 February 1826 it had ceded to Britain. In 1826 Assam was included in the Bengal Presidency. The boundaries of different divisions of Bengal Presidency, under British rule, were repeatedly changed to make this region economically and administratively viable for British self-rulers.

(ii) On 6 February 1874 Assam, was severedfrom Bengal to form the Assam Chief-Commissionership (also known as the North-East Frontier Agency-NEFA). Historian J B Bhattacharjee (2005)[8] had termed this as the 'first partition of Bengal'.

(iii) In the same year (1874)Goalpara (present day Kokrajhar, Bongaigaon, Dhubri, and Goalpara districts of Assam), which came under the Bengal Presidency in 1765 from its former rulers Koch kings, was annexed (2nd partition) to Assam[9]. In September 1874 Sylhet was separated from the Bengal Presidency and added to the new province.[10] The people of Sylhet submitted a memorandum to the Viceroy protesting the inclusion in Assam[11]. The protests subsided when the Viceroy, Lord Northbrook, visited Sylhet to reassure the people that education and justice would be administered from Bengal[12] and when the people in Sylhet saw the opportunity of employment in tea estates in Assam and a market for their produce.[13]

(iv) In September 1874 Shillong was chosen as the capital of the 'Non-Regulation Province' of Assam. The new Commissionership included the five districts of Assam proper (Kamrup, Nagaon, Darrang, Sibsagar and Lakhimpur) , Khasi-Jaintia Hills, Garo Hills, Naga Hills, Goalpara district and Sylhet-Cachar comprising of about 54,100 sq miles. Then in 1897, the Lushai Hills were transferred to Assam.

(v) After the 3rdpartition of Bengal in1905 Assam became part of the new province 'East Bengal and Assam' headquartered in Dhaka. The Chittagong, Dhaka and Rajshahi divisions, the Malda district and the States of Hill Tripura, Sylhet and Comilla were transferred from Bengal to the new province of Eastern Bengal and Assam. Beginning 1905 peasants from East Bengal began settling down in the riverine tracts (char) of the Brahmaputra valley encouraged by the colonial government to increase agricultural production.

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[6]SoumyaBhowmick and Syed Mafiz Kamal, "India-Bangladesh Partnership in Post-Pandemic Economic Recovery," ORF Special Report No. 119, September 2020, Observer Research Foundation.

[7]https://www.business-standard.com/article/economy-policy/bangladesh-pips-india-in-economic-growth-and-social-development-indicators-118052700710_1.html visited on 22.2.2019

[8]https://www.jstor.org/stable/44145915?seq=1 accessed on 18.12.2019

[9]Misra S, Spaces, Borders, Histories: Identity Construction in Colonial Goalpara, PhD thesis, 2004, University of London, https://eprints.soas.ac.uk/28885/1/10673054.pdf

[10]Hossain, Ashfaque (2013). "The Making and Unmaking of Assam-Bengal Borders and the Sylhet Referendum". *Modern Asian Studies*. **47** (1): 250–287. doi:10.1017/S0026749X1200056X. JSTOR 2335978

[11] "It was also decided that education and justice would be administered from Calcutta University and the Calcutta High Court respectively." (Hossain 2013:262)

[12] "They could also see that the benefits conferred by the tea industry on the province would also prove profitable for them. For example, those who were literate were able to obtain numerous clerical and medical appointments in tea estates, and the demand for rice to feed the tea labourers noticeably augmented its price in Sylhet and Assam enabling the Zaminders (mostly Hindu) to dispose of their produce at a better price than would have been possible had they been obliged to export it to Bengal." (Hossain 2013:262)

[13]Hossain, 2013

(vi) The 'East Bengal and Assam' province was annulled in 1911, following a sustained mass campaign for unification of Bengal, and on 22 March 1912 both Bihar and Orissa division were separated (4th partition) from the Bengal Presidency as Bihar and Orissa Province. On 1 April 1912 the two fragmented parts of Bengal were reunited again. However on that very day, Bengal was again partitioned (5th partition)to create 'Assam and Sylhet', based on Assamese speaking areas, to form a new administrative unit under a Chief Commissioner.

(vi) On 1 April 1946 Assam Province was granted self-rule and in July 1947 the 'Sylhet referendum' was held in Sylhet Division to decide whether Sylhet would remain in Assam and join the new country of India or would join the province of East Bengal and the new country of Pakistan. The referendum decided in favour of joining Pakistan's East Bengal. However, the Barak Valley remained in India's Assam. On 15 August 1947, when Bengal was partitioned again, Assam became part of the Indian Union.

(vii) After the 6th partition of Bengal in 1947 and subsequent emergence of an independent country in Bangladesh has practically isolated the north-eastern states from Bengal and rest of India. The North East region (NER) of India is spread over an area of 2,62,185 sq. km which is more than 8 per cent of the total geographical area of the country. The region has a long international border of 5182 km which is more than 99 per cent of its total geographical boundary. The entire region is connected to the mainland India though a narrow corridor in West Bengal, popularly known as 'chicken's neck'! The division of Bengal had turned North-east into a land locked region surrounded by five foreign countries. The umbilical cord is the 'chicken neck' corridor at Siliguri (West Bengal). Most importantly, the shared ecosystem of the Ganga-Brahmaputra-Meghna basin and Sundarban, world's largest mangrove, got divided.

1.1.2 Disruption of the shared ecosystem

The 6th partition of Bengal has disrupted the shared eco-system of the Bengal presidency which had serious negative impact on the economic development of the entire region. Assam itself enjoyed one of the highest growth rates under the colonial economy built on trading tea, timber and oil with Calcutta to which it was linked. Due to disruption of historical connectivity through land and river trade routes, West Bengal has also lost one of its most important markets in North-Eastern Region.

The major eco-systems which got disrupted due to partition are:

(i) The Ganges-Brahmaputra-Meghna (GBM) river basin: It is a trans boundary river basin with a total area of just over 1.7 million sq. km, distributed between India (64 percent), China (18 percent), Nepal (9 percent), Bangladesh (7 percent) and Bhutan (3 percent). The GBM river system is considered to be one trans boundary river basins, even though the three rivers of this system have distinct characteristics. They join only just a few hundred kilometres upstream of the mouth in the Bay of Bengal. Not only is each of these three individual rivers big, each of them also has tributaries that are important by themselves in social, economic and political terms, as well as for water availability and use. Many of these tributaries are also of a trans boundary nature. The GBM river system is the third largest freshwater outlet to the world's oceans, being exceeded only by the Amazon and the Congo River systems. Eastern and North-Eastern parts of India and Bangladesh are part of this GBM eco-system.[14]

India and Bangladesh have 54 trans-boundary rivers between them, all of which are part of the drainage system of the Ganga-Brahmaputra-Meghna (GBM) basin. The Padma (the Ganga), the Jamuna (the Brahmaputra) and the Meghna (the Barak) and their tributaries are integral in maintaining food and water security in the region.[15]

[14] http://www.fao.org/nr/water/aquastat/basins/gbm/gbm-CP_eng.pdf
[15] https://www.orfonline.org/research/india-bangladesh-trans-boundary-river-management-understanding-the-tipaimukh-dam-controversy-60419/

(ii) The Meghna river: It is a trans boundary river shared by India and Bangladesh. With a total area of 82,000 km2, its basin covers an area equal to almost twice the size of Bhutan or Switzerland, of which 47,000 km2 (57% of the total area) is located in India and 35,000 km2 (43% of the total area) is in Bangladesh. The basin includes the Meghalaya Plateau in the north; parts of Assam, Manipur and Nagaland in the northeast; and Mizoram and Tripura in the southeast. In Bangladesh, the Meghna Basin includes the uplands of Sylhet, known for their extensive systems of wetlands and fisheries resources; the Chittagong hills on the southeast; and the Madhupur tract on the west, which marks the boundary between the Brahmaputra and Meghna Basins.

The Meghna is notable for the number of trans boundary tributaries. At least 29 named rivers flow into the Bangladesh are part of watershed from India, such as the Umiam River originating from Umiam Lake (also known as Barapani Lake) north of Shillong in the Indian state of Meghalaya; and the Khowai River that originates in the eastern part of the Atharamura Hills of Tripura.[16]

(iii) The Sundarbans: It is a mangrove area in the delta, formed by the confluence of the Ganges, Brahmaputra and Meghna Rivers in the Bay of Bengal, which spans from the Hooghly River in India's state of West Bengal to the Baleswar River in Bangladesh. The Sundarbans mangrove forest covers an area of about 10,000 km^2 (3,900 sq mi), of which forests in Bangladesh's Khulna Division extend over 6,017 km^2 (2,323 sq mi) and in West Bengal, they extend over 4,260 km^2 (1,640 sq mi) across the South 24 Parganas and North 24 Parganas districts.[17]

2. Business and political history of West Bengal since independence

Post-colonial India has followed the same model of economic growth of the British period with a centralized production system in few power centres of North, West and Southern India at the expense of other zones, namely, N-East, East and Central zones. During 1972-2018 a huge amount of Bengal's savings, to the tune of INR 76.26 trillion (at the present value), was not utilized within the State (siphoned to other states) by the formal banking sector. (refer to Table 2)[18]

Jaya Chatterjee (1994)[19] in her seminal thesis ' Bengal Divided: Hindu communalism and partition 1932-47', has explained how in less than thirty years of division of Bengal in 1905 Bhadralok[20] politics had come full circle, moving away from nationalist agendas to more parochial concerns. In 1905 the Bhadraloks had vehemently protested against the division of Bengal but in mid 1940s these Bhadraloks lobbied for partition of Bengal on religious lines! Till 1920s Bengali Bhadralok remained a political force to reckon with. But in the last decade and a half of the British rule Bengal had lost its position of pre-eminence in all India politics and was edged out of the nationalist mainstream. During these years Bhadralok politics tended to draw inwards, focusing increasingly upon narrow provincial concerns. This probably explains why the Communist Party of India (Marxists) did not allow JyotiBasu and others party leaders to join the Council of Ministers of the Union government.

The Bengali upper caste 'service community' became very powerful during the British Raj when the colonial rulers trained them with the knowledge of the colonists. These English educated 'Bhadrolok' Bengali had remained a trusted 'service community' to the British government and got accustomed with

[16]https://www.iucn.org/sites/dev/files/content/documents/2018/meghna_profile.pdf

[17]Pani, D. R.; Sarangi, S. K.; Subudhi, H. N.; Misra, R. C.; Bhandari, D. C. (2013). "Exploration, evaluation and conservation of salt tolerant rice genetic resources from Sundarbans region of West Bengal" (PDF). *Journal of the Indian Society of Coastal Agricultural Research*. **30** (1): 45–53.

[18]DipankarDey, TanushreeDutta, 2020, Post-Colonial Bengal: Prosperity to Decline, Millennium Post,August8. http://www.millenniumpost.in/sundaypost/in-retrospect/post-colonial-bengal-prosperity-to-decline-415013

[19] Jaya Chatterjee

[20]Sartori (2008) defined 'Bhadrolok' as a 'cultured' Bengali who had to be 'above nature and instinct, and be occupied with reading, writing, and erudition'. By the term culturalism, Sartori means a set of responses by Bengali Hindu intellectuals to the alienation and dislocation brought by the rising global capitalist order.

the British culture which may be categorized as 'low context culture'[21]. With the departure of the English traders and administrators, these Bengali Bhadralok 'service community' increasingly felt suffocated in the 'high context culture'[22] of traditional business communities[23]. Moreover, growing use of Hindi language in the country had made these Bhadroloks more uncomfortable[24] pushing them to the margin.[25]

The policies of the Union government had made a substantial contribution to the drain of wealth from West Bengal. Ranajit Ray (1973)[26] in his book 'Agony of West Bengal: a Study of Union- State Relations' has depicted numerous examples on how the state had declined from prosperity within twenty-five years of independence. Few examples:

(a) On the very night of the partition of Bengal (14th August) the Union government slashed West Bengal's share of jute export duty from 62.5 percent to 20 percent. The cotton textile sector of Bombay (Maharashtra and Gujarat) was extended all manner of protection at the cost of Bengal's jute and tea.

(b) On the same night of partition West Bengal's share of the divisible pool of income tax was reduced to 12 percent from 20 percent. But the share of Bombay was increased by 1 percent from earlier 20 percent. Similarly Madras's share was also increased from 15 percent to 18 percent. These states got extra money at the cost of Bengal. In 2019-20 West Bengal's share of the tax pool has come down to 7.32 percent.

(c) The Mayurakhi Hydro-electric project came to West Bengal as a gift from foreign country. But the money had to be credited to the Union government which then advanced it to the state a loan, imposing the interest burden on the state government.

(d) The Industrial Policy of Union government, announced in 1956, equalized the price of iron, steel and coal all over the country thus depriving the locational advantage of West Bengal and other Eastern states in various sectors as this region had huge deposits of iron ore and coal. Subsequent to this, the price of cement was equalized all over the country. As limestone and dolomite, the two major raw materials of cement, were much cheaper in the Southern region, cement firms became more profitable in the southern states. Thus South India emerged as the major production center of cement in India.

(e) Industrial licensing and quota policies were also used to deprive West Bengal. One of the major sufferers of these policies was Bengal's pharmaceutical industry. Gujarat became the pharmaceutical hub of India at the expense of West Bengal. In June 1970 B.M Birla held the Government of India responsible for the lack of growth of industries in west Bengal. He alleged that the government did not give license to west Bengal on the plea that the state was already developed. During 1956-67 Maharashtra was given a total of 2741 licenses and West Bengal received 1649 licenses only.

[21]In Low-context cultures, information is communicated primarily through language and rules are explicitly spelled out. Bengali Bhadralok relied more on written documents but their competitors relied more on 'Sakh' (close to Chinese equivalent of Quanji)

[22]In High-context cultures the rules of communication are primarily transmitted through the use of contextual elements i.e., body language, a person's status, and tone of voice and are not explicitly stated

[23] In the world of Marwaris and Banias, the word for trust is 'sakh' and it is linked closely to honour.It is a crucial indicator of a merchant's standing. Sakh is at the heart of creditworthiness and business integrity and means much more than wealth and financial strength. It is acquired through an unblemished record in honouring obligations, being generous to the needy and and having philanthropic outlook. Gurucharan Das, in Timberg

[24]https://medium.com/@arinbasu/decline-and-fall-of-the-bengali-bhodrolok-and-calcutta-field-notes-from-my-travel-to-the-city-3c0c3fbd41a0

[25]https://www.hindustantimes.com/india/decline-of-bengal-death-of-the-bhadralok/story-MnAlFXlc1AtNRD0jSItsRP.html ; https://www.nationalheraldindia.com/opinion/decline-of-the-bengali-bhadralok-in-the-politics-of-west-bengal-what-next; https://www.outlookindia.com/magazine/story/death-of-the-bhadralok/209967

[26]Ranajit Ray 1973

(f) Freight equalization policy was adopted by the government of India to facilitate the equal growth of industry all over the country. This meant a factory could be set up anywhere in India and the transportation of minerals would be subsidized by the central government. It was introduced in 1952, and remained in force until 1993.The policy hurt the economic prospects of the mineral-rich states like Bihar (including present-day Jharkhand), West Bengal, Madhya Pradesh (including present-day Chhattisgarh) and Odisha, since it weakened the incentives for private capital to establish production facilities in these areas. As a result of this policy, businesses preferred setting up industries closer to the coastal trade hubs and markets in other parts of the country,

(g) Colossal discrimination against Bengali refugees who had to migrate to Bengal from East Pakistan after the partition. Compared to Bengali refugees, refugees from West Pakistan got all kinds of government assistance in their proper rehabilitation in Punjab and other adjoining states.

Since 1950s, the Bengali bhadralok has been divided into different political ideologies/parties – Congress, CPI, CPIM, Naxalites, etc – and there have been fiercely intellectual and political battles, sometimes even turning violent. This was accompanied by impressive achievements in the field of art, literature, culture and scholarship. The Naxalitebhadralok never lost an opportunity to criticise the CPIM bhadralok, the Congress bhadralok is too eager to point out how Bengal was progressing under Congress rule till labour trouble ruined Bengal. The divided bhadralok society fought a war among each other to bring down BuddhadebBhattacharjee's government by giving intellectual support to Mamata Banerjee, hoping to oust CPIM first and then take over the agenda of the state. However, the nature of the economy and the nature of democratic politics were transforming Bengal since 1990s and the full result of it became clear after Mamata Banerjee came to power. Bengali bhadraloks transformed themselves into an elite working class, devoid of any historical agenda.[27]

3. Few Observations

(i) The 6th partition of Bengal in 1947 has destroyed the age old trade routes and the eco-system of the entire Eastern and North eastern parts of this subcontinent. Due to this, India's North East Region (NER) and West Bengal have suffered more compared to East-Pakistan (Bangladesh). Partition of Bengal has severely affected NER of India.

The policy-makers of Assam, Mizoram, Tripura and Meghalaya should reflect to which side they must look at, East or West, for their long term development. Better economic and cultural engagements with Bangladesh and West Bengal are likely to offer them better prospects to break their geophysical trap and help to access huge global market using the sea.

Tripura, which has a common language and cultural root along with strong physical connectivity with the emerging Asian Tiger in Bangladesh, will get immensely benefitted with greater engagement with Bangladesh. Geographically Mizoram and Tripura enjoy close proximity to Bay of Bengal through Bangladesh.The main problem lies with Assam and Meghalaya, which have lower per capita income compared to four NE states and West Bengal. These two states do not have any foreign neighbour to their east but to their west they have a more affluent neighbour in Bangladesh. Moreover, their only physical connection with mainland India is located to their west in the state of West Bengal!

(ii) Assam itself enjoyed one of the highest growth rates under the colonial economy built on trading tea, timber and oil with Calcutta to which it was linked. The epicentre of growth radiated down the Bay of Bengal via ports of Calcutta, Chittagong, Akyab (Sittwe), Rangoon, Moulmein, Tavoy and Singapore.

[27]https://www.nationalheraldindia.com/opinion/decline-of-the-bengali-bhadralok-in-the-politics-of-west-bengal-what-next

Mukhopadhaya (2017) argued that 'if transport through old Bengal and present day Bangladesh was crucial in the growth of the old Assamese economy, then every diplomatic effort must be made to restore such connectivity for the present day North East.'[28]

4. West Bengal- an internal colony of modern India

West Bengal, which was the second largest contributor to the domestic product of the nation in 1950-51, was declared a 'backward state' in 1972. The Central Minister Mohan Dharia announced in the RajyaSabha on May 12, that 'the whole of West Bengal except for Calcutta, Howrah and 24 Parganas districts is now being treated as a backward area'! And after twenty five years of independence, on August 25, 1972, the Minister of Planning, D P Dhar, told the LokSabha that West Bengal's industry had 'a colonial base, a colonial orientation'![29]

The ugly truth is, not only West Bengal, the whole of Eastern, North- Eastern and Central India continue to be colonially afflicted.

Internally India was divided into two by the Custom Line which was erected around 1869 primarily to secure the levy of a duty on salt[30]. If we look at the map, it become clear that regions to the right of the British Customs Line (fig 1) primarily supply natural resources like minerals; forest produce; coal; oil and gas; savings, craftsmen, skilled and unskilled labour to the relatively more industrialized and affluent regions of India situated to the left of the Customs Line. Most of the migrant trains, carrying labourers back to their homes during COVID 19 crisis, had moved from the left to right side of the dividing line. Advance states thrive by exploiting this backyard of modern India- the internal colony of the nation. Data in the table 3 reveals that South, West and North zones of India consistently enjoyed bank savings of other three zones since early 1970s when commercials banks have been nationalized. (North zone's C-D ratio took a marginal dip below the national average due to major decline in credit disbursement since 2014 when political power shifted from Delhi to Ahmadabad)

Dey (2019) argued that within the new Indian state, the Indo-Aryans, especially the urbanized section, dominate despite their own internal caste divisions imposing regional colonialism on rural areas of similar ethnic background and internal colonialism on the homelands of tribal/ non Aryan peoples[31]**.** Apparently West Bengal and NER exhibitsigns of a regional and internal colony of modern India. There exists scope for further research on these critical aspects of the socio-economic structure of these peripheral states of India.

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[28]Mukhopadhaya G, 2017, North East, Act East, Occasional Publication 80, India International Centre, New Delhi,
[29] ibid
[30] The Custom Line, the brainchild of A.O. Hume (one of the founders of Indian National Congress!), consisted principally of an immense impenetrable hedge of thorny trees and bushes, extended from the Indus in the North to the Mahanadi in the East, a distance of 2,300 miles and was guarded by nearly 12,000 men.
[31]Dey (2019)

Hossain, Ashfaque (2013). *The Making and Unmaking of Assam-Bengal Borders and the Sylhet Referendum,Modern Asian Studies*. 47 (1): 250–287. doi:10.1017/S0026749X1200056X. JSTOR 2335978

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Table 1: Status (2017-18) of the six major states' contribution to GDP vis-a vis to their NDP contribution in 1950-51

States	Contribution (%) to NDP 1950-51 (rank)	Contribution (%) to GDP 2017-18 (rank)	Population Density per Sq Km 1961	Population Density per Sq Km 2011	Share (%) of state's land to the total national area	% of *Migrant Population in the State (2011)###	Average C-D ratio (%) during 1972-2018	NSDP per capita (nominal) 2018-19 US$ (Indian average =$1964)
Uttar Pradesh	16.1 (1)	8.0(3)	251	828	7.4	28	41.0	972
West Bengal	11.6 (2)	5.9(6)	399	1029	2.7	37	56.9	1600
Maharashtra	11.2 (3)	14.1(1)	129	365	9.4	51	83.1	2802
Tamil Nadu	6.9 (4)	8.6(2)	258	555	4.0	43	100.4	2831
Bihar	6.6 (5)	2.8 (13)	267	1102	2.9	26	32.9	640
Gujarat	5.8 (6)	7.7 (5)	110	308	6.0	45	56.6	2885

NDP: Net Domestic Product; GDP: Gross Domestic Product; C_D Ratio: Credit Deposit ratio of Commercial Banks; * Includes both intra and interstate migration.

Sources: Ranajit Ray (1973) Agony of West Bengal, Ministry of Statistics and Programme Implementation, http://m.statisticstimes.com/economy/gdp-of-indian-states.phphttps://censusindia.gov.in/2011-prov-results/data_files/india/Final_PPT_2011chapter7.pdf, RBI(https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/bs72-95-1.pdf), ###https://www.indiaspend.com/how-state-governments-disenfranchise-interstate-migrants-in-india/

Table 2: West Bengal's Bank Savings not utilized in the State (1972-2018)

Year	Credit-Deposit ratio of Bengal	C-D ratio All India	Total bank deposits Bengal (INR in lakh)	Bengal savings not credited to Bengal (INR in lakh)	Average Term Deposit Rate %#	t= years	#PV= P(1+r/100)^t (INR in lakh)
1972	75.1	72	116300	28958.7	6.5	48	595059.3
1973	72.6	70	122012	33431	6.5	47	645031.5
1974	86.6	73.1	137225	18388	7	46	413227
1975	70.0	71.4	170269	51080	8.4	45	1925611
1976	66.3	75.6	193843	65325	9	44	2896312
1977	66.1	71.4	230615	78178	9	43	3179977
1978	64.4	67.3	273911	97512.316	8	42	2470912
1979	60.6	66.7	334787	131906	7.5	41	2558654
1980	60.9	66.1	378925	148159	8.5	40	3871841
1981	56.3	65.5	456519	199498	10	39	8208301
1982	57.5	65.4	516545	219531.625	10	38	8211436
1983	59.3	66.6	598117	243433.619	10	37	8278044
1984	51.9	67.5	653495	314331.095	10	36	9716817
1985	57.8	66.1	765065	322857.43	10	35	9073081
1986	45.7	62.3	931790	505961.97	10	34	1296149
1987	47.2	59.5	1078022	569195.616	10	33	13219656
1988	47.8	57.3	1237808	646135.776	10	32	13642366.5
1989	57.6	60.3	1403012	594877.088	10	31	11418275
1990	56.8	60.8	1551026	670043.232	10	30	11691854
1991	53.0	60.6	1883986	885473.42	11	29	18261730
1992	52.8	55.4	2088100	985583.2	13	28	30191849
1993	54.3	56.3	2422110	1106904.27	11	27	18528083
1994	45.9	51.6	2823595	1527564.895	10	26	18205788
1995	53.9	54.7	2806177	1271198.181	11	25	17269817
1996	55.2	58.6	3122492	1398876.416	13	24	26282217
1997	50.8	55.1	3613228	1777708	12.5	23	26691221
1998	47.2	53.5	4404758	2325712	11.55	22	25756484
1999	44.9	51.7	5154747	2840265.6	10.5	21	23118880
2000	45.5	53.3	59776,11	3257798	9.5	20	20008132
2001	44.5	53.5	6793108	3770175	9.5	19	21146075
2002	45.75	53.8	7689700	4171662	8	18	16670043
2003	47.9	56.9	8604858	4483131	6	17	12072053
2004	49.5	56.1	9608464	4852274	5.25	16	11002693
2005	52.3	64.9	11191940	5338555	6	15	12794158
2006	56.3	71.5	12603460	5507712	6.5	14	13300432
2007	64.7	74.0	15103575	5331562	8.25	13	14942292
2008	62.4	73.9	190834,65	7175383	8.85	12	19851178
2009	60.7	72.4	228487,97	8979577	7.75	11	20410138
2010	61.5	72.2	27613971	10654478	7.25	10	21453847
2011	63.7	75.7	31422161	11406244	8.25	9	23280580
2012	63.8	78.0	37394519	13536815	8.75	8	26481990
2013	62.0	77.9	43557254	16551756	8.75	7	29774806
2014	61.6	77.6	48010843	18436163	8.75	6	30496229
2015	57.8	73.0	55369161	23365785	8.5	5	35134119
2016	55.1	78.4	60998365	27388266	7	4	35900430

2017	50.3	73.8	68217533	33904114	6.25	3	40666727
2018	51.1	76.7	71858030	35138577	6.25	2	39668159
					Total		762672754.3

Source: RBI(https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/bs72-95-1.pdf)

Note: 1million =10 lakh, 1 billion= 1000 million, 1 trillion= 1000 billion, #PV calculated by the authors on the basis of RBI data. INR 762672754.3 lakh = INR76267275.43 million= INR 76267.275 billion=INR 76.26 Trillion **a certain percentage of this huge sum was kept with the Banks as per RBI guideline and rest were loaned to creditors in other states.

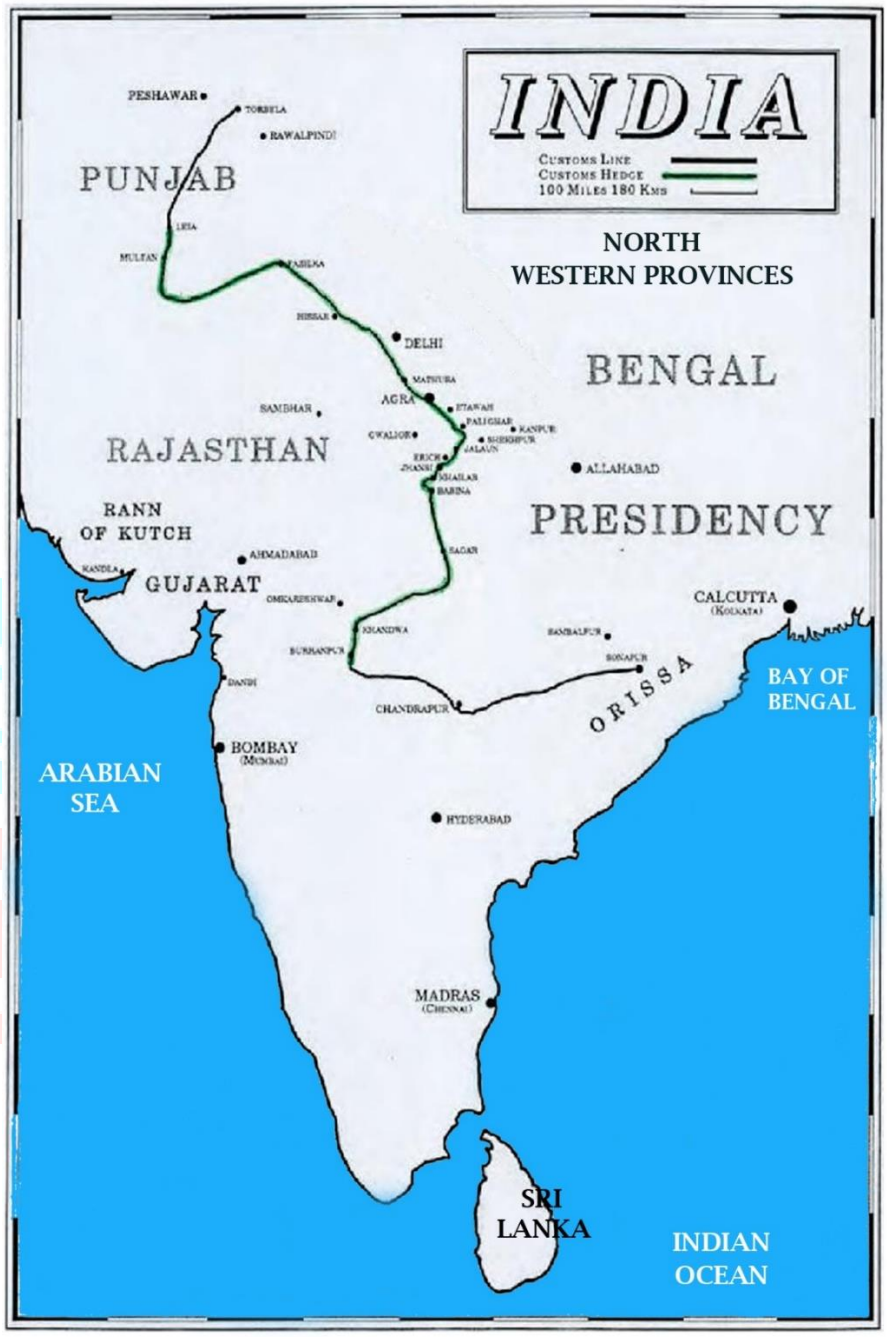
Table 3: Average Credit -Deposit (C-D) Ratio of six Banking Zones of India (1972-2018)

Banking Zone	States	Average C-D Ratio
N-East	Arunachal, Assam, Meghalaya, Manipur, Nagaland, Tripura, Mizoram, Sikkim	48.4
Eastern	Bihar (Jharkhand), Orissa, West Bengal, Andaman and Nicobar Islands	49.3
Central	Madhya Pradesh, Chhattisgarh, Uttar Pradesh, Uttarakhand	47.0
Northern	Haryana, Himachal Pradesh, Punjab, J&K, Delhi, Rajasthan, Chandigarh	65.5
All India		66.7
Western	Goa, Daman & Diu, Dadra & Nagar Haveli, Gujarat, Maharashtra	74.6
Southern	Andhra Pradesh, Telangana, Tamil Nadu, Kerala, Karnataka, Lakshadweep, Pondicherry	82.1

Source: RBI(https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/bs72-95-1.pdf

Fig1: The Great Hedge of India (Custom Line) 1869

(2,300 miles long hedge wall, to secure the levy of a duty on salt that extended from the Indus to Mahanadi)



Source: Roy Moxham, 2001, The Great Hedge of India, Constable, UK