

Government of Madras

HOME (EDUCATION) DEPARTMENT

G.O. No. 1206, 19th September 1917

War Loan

Recording letter from the Government of India sanctioning a scheme for enabling school pupils and college students to invest small savings in post office 5-year cash certificates in connection with the —.

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ORIGINAL

Government of Madras

HOME (EDUCATION) DEPARTMENT

G.O. No. 1206, 19th September 1917

War Loan

Recording letter from the Government of India sanctioning a scheme for enabling school pupils and college students to invest small savings in post office 5-year cash certificates in connection with the —

READ—the following paper :—

Letter—from the Hon'ble Mr. H. SHARP, O.S.I., C.I.E., Officiating Secretary to the Government of India, Department of Education (Education).

To—the Secretary to the Government of Madras, Home (Education) Department.

Dated—Simla, the 29th August 1917.

No.—733.

I am directed to say that the Government of India have had under consideration the desirability of initiating some scheme by which opportunity might be given to school pupils and college students to invest small savings in post office 5-year cash certificates. By this means students would be enabled to feel that they were participating in rendering financial assistance towards the conduct of the present war and the idea of India as a portion of the British Empire would thus be brought home to them. Secondly, such a scheme would be likely to inculcate habits of thrift and it is hoped that once this habit is formed the purchase of such certificates or the deposit of small savings in the post office savings bank may be continued after the end of the war.

2. There appear to be three methods by which pupils and students might conveniently make such investments. The first would be suitable for large institutions where the purchase of certificates of a higher ultimate value than Rs. 10 might be expected, or for organized educational authorities with many institutions under their management. The second would be suitable for cases where only small sums could be collected, and for small institutions such as middle and even primary schools. The third method would be applicable in all cases.

3. *The first method—Transfer of certificates by educational authorities to students.*—An educational authority, such as a local or a municipal board, a university or the governing body of an institution, may invest in post office 5-year cash certificates and invite students to apply for such certificates on payment of the necessary instalments spread over one or more years. The certificates would most conveniently be purchased in the name of the educational authority, which would retain the safe custody receipts. The certificates would be held by the Accountant-General, Posts and Telegraphs. The educational authority would give to each subscribing pupil a document in form I attached to this communication. When the investment matured, the educational authority would draw the amount and distribute such of it as was due to the student upon the presentation of this document.

4. In cases where the educational authority could not legally or conveniently purchase certificates in its own name the purchase could be made by an individual member of it and the same procedure pursued as is described above. In such cases, however, the certificates should be purchased, not in the investor's name, but in his official designation in order that no difficulty may arise at the time of discharge of the certificates in consequence of the transfer, retirement or death of the person who actually purchased them.

5. It is not anticipated that there would be many cases in which it would be necessary to relax the maximum limit of Rs. 7,500. But where such cases arose the school authority might apply in the terms of the Press Communiqué of the 26th

April 1917, and would on the grant of the application be regarded as a War Loan Association. But in the case of local bodies, universities incorporated by an Act of the Indian legislature and Government educational institutions approved for this purpose by the Local Government, the concession in respect of holdings in excess of Rs. 7,500 is hereby granted, and will be permitted to run beyond the expiry of the current financial year and up to such date as the Government of India may hereafter communicate.

6. *Second method—Purchase by subscription cards.*—Small amounts saved by any student from time to time may be handed over to the headmaster of the institution, who will make an entry upon a card in form II attached to this communication. The card would be kept by the student. The headmaster may be allowed to open a conjoint account in the post office savings bank for the purpose of investing these savings in cash certificates. When the savings of any individual student, as indicated by the headmaster's entries on the card, amount to Rs. 7-12-0 the headmaster will purchase a cash certificate on behalf of the student by withdrawal of a corresponding sum from the savings bank account. Certificates thus purchased would be held by the Accountant-General, Posts and Telegraphs. In this case also a document in form I would be handed over to the student to be kept until the investment had matured.

7. *Third method—Cash certificates as prizes.*—It is understood that at many educational institutions in India the students have voluntarily foregone their prizes and have received instead documents suitably inscribed, the money which would have gone on the purchase of books having been subscribed to the Imperial Indian Relief or other similar funds. Any such arrangement must be regarded as highly creditable. It is suggested as an alternative to this arrangement that cash certificates might be purchased for students who win prizes. In this case a document in form III attached to this communication would be handed over to the student and the cash certificates would be held by the Accountant-General, Posts and Telegraphs. Where the value of the prize is ordinarily a round sum or larger than Rs. 7-12-0 the balance (say for instance of Rs. 2-4-0, if the value of the prize were Rs. 10) might also be deposited in a conjoint account in the post office savings bank and the student thus provided with a nucleus for further savings.

8. Wherever any or all of these methods are adopted, it will be well to take the following steps:—

(i) The documents handed over to the student would have to be handed in to the educational authority or the head of the institution at the time when the investment matured and when that authority would draw the sum of Rs. 10 or upwards in his own name for distribution to students. It would be well if educational authorities and headmasters made it clear to the purchasing students that the sum is not intended to be withdrawn until it has matured after five years, and that save in exceptional circumstances (such, e.g., as the death of the student and the demand for his savings by his parents or guardians) requests for premature withdrawal will be resisted.

(ii) Principals and headmasters should make clear to the students the advantages of the cash certificate system and impress upon them the fact that the issue of these certificates is a permanent arrangement which will continue after the war and which affords a satisfactory investment for small savings. The calculation of the savings and the possibility of making new savings would form useful lessons in arithmetic for the younger students.

9. The Government of India trust that, with the permission of His Excellency the Governor in Council, full publicity may be given to this scheme, towards the success of which the postal authorities are being asked to lend every assistance. A detail of the scheme which is likely to prove attractive to students is the designing of suitable devices for the three forms mentioned in the present communication. Such a device is now being designed and a number of forms will be supplied when the likely requirements of each Local Government are made known. It is also thought that students will like to keep these forms as a memento even after their investment has been withdrawn. This can be effected by the student endorsing the document for the receipt of the matured sum as shown at the foot of the form, whereupon the form might be handed back to him.

FORM I.

[DESIGN AND INSCRIPTION.]

Post Office 5-year Cash Certificate (s) of the value of Rupees _____
 (each) ^{have}_{has} been purchased by (the name of the educational authority or official designation of member who purchases the certificates) on behalf of _____ son of _____, a student of the _____
 College _____ Class. _____ These certificates are _____ in the keeping of the Accountant-General, Posts and Telegraphs.
 School _____ This certificate is _____

Date _____ Signed _____ Principal
 Headmaster.

The sum of Rs. _____ received.

Date _____

FORM II.

SUBSCRIPTION CARD.

Post Office 5-year Cash Certificates.

School.

Name of subscriber _____ son of _____
 Student _____ Class.

Date.	Amount of contribution.	Balance.	Signature of headmaster.	Remarks.

FORM III.

[DESIGN AND INSCRIPTION.]

Post Office 5-year Cash Certificate (s) of the value of Rupees _____
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Date _____

No. 1206, HOME (EDUCATION), 19TH SEPTEMBER 1917

Order—No. 1206, Home (Education), dated 19th September 1917.

Recorded.

2. The attention of the heads of educational institutions should be drawn to paragraph 9 of the Government of India's letter regarding the wide publication of the scheme.

(True Extract)

R. RAMACHANDRA RAO,
Secretary to Government.

To the Director of Public Instruction.
 „ Officer in charge of the Department of Industries.
 „ Surgeon-General.
 „ Registrar, University of Madras.
 „ Local and Municipal Department.
 „ Local and Municipal (Medical) Department.
 „ Revenue Department.
 „ Financial Department.
 „ Superintendent, Government Press (for publication in the Gazette).

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Home Office DEPARTMENT.

~~John~~ Wardean

Recording letter from the Govt. of India ~~submitting~~ ^{introducing} a scheme by which opportunity might be given ~~to~~ ^{to} ~~small~~ ^{to} school pupils and college students to invest ~~the~~ small savings in post office 5-year cash certificates in connection with the ———

READ AGAIN G.O. No., dated 191

” ” ” ” ” 191

READ ALSO:—

FORWARD ALSO:-
C. No. 2872A From the Govt. of India Ldt, No. 733, dated 29. 8. 1917
of Edm.

77 00 77 77 , 99 191

" " " "

191

ORDER.
P.S.

No. 1206, dated 19-9-191

Recorded.

2. The attention of the heads of educational institutions should be drawn to para. 9 of the Govt of India's letter regarding the wide publication of the scheme.

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Sequestered on 9/10/17.
Reed tested
with ~~500~~ 1000 mg
65-10-17

To The D.F. I

- " Officer in charge of the Dept of Industries
- " Surgeon General
- " Registrar University of Madras
- " L & M Dept
- " L & M (Medical) Dept
- " Revenue Dept
- " Financial Dept
- " S. G. P. (for publication in the Gazette)

HOME (EDUCATION) DEPARTMENT
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1/11/17
[Handwritten signatures and notes]

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 School _____ This certificate is _____
 Posts and Telegraphs.

Date _____ Signed _____
 Principal
 Headmaster

The sum of Rs. _____ received.

Date _____

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4

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" Revenue Department.

" Financial Department.

" Superintendent, Government Press (for publication in the Gazette).

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(b) Unless a note to the contrary is made against the matter, pencil entries should not be printed. The Superintendent of the Press may bring to the notice of the Registrar any instance of incomplete or careless editing.

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(d) This slip should be returned by the Press to the Secretariat when proofs are furnished; it will be sent back to the Press when proofs are returned corrected and should be finally returned to the Secretariat when struck-off copies are supplied.

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24/5/17

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LETTER OF GOVERNMENT.

STATEMENT WITH DITTO.

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J = Print heading only.