

MADRAS RECORD OFFICE.

Government of Madras.

of
Financial

DEPARTMENT.

G.O. No. 336	Press ~~Mis.~~
Dated 6. 7.	1860.

B no 7-8

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Not to be folded or roughly handled

*Proceedings of the Madras Government, Financial Department,
6th July 1860.*

No. 7. Read the following Proceedings of Government, in the Military Department, dated 22nd June 1860, No. 2,292.

Communicating the Order passed on a letter from the Accountant General, submitting for publication a draft of rules adapted for the European Regimental Banks at this Presidency. } (Vide Proceedings Military Department, from 21st to 30th June 1860, Nos. 50 and 52.)

No. 8. ORDER THEREON, 6th July 1860, No. 336.

To be recorded.

(Signed) T. PYCROFT,
Chief Secretary.

MILITARY DEPARTMENT.

PROCEEDINGS OF THE MADRAS GOVERNMENT.

Read the following papers:—

From the Accountant General, Fort Saint George, 31st May 1860, No. 45; to the Secretary to Government, Military Department.

As directed in the order of Government, No. 1586 dated 27th April (received on 2nd May last) I have the honor to submit, for publication in General Orders a draft of Rules adapted for the European Regimental Banks at this Presidency, in which the Acting Secretary of the Savings' Bank has concurred. This Officer however has suggested an alteration in Rule 18, in which I do not concur. An extract from his letter No. 52 dated 23rd May, in which this suggestion is made, is forwarded for the information of Government.

From the Officiating Secretary to the Government Savings' Bank, Fort Saint George, 23rd May 1860, No. 52; to the Accountant General, Fort Saint George.

I have the honor to acknowledge the receipt of your letter No. 113 dated 16th instant, forwarding copy of the General Order by the Government of India, No. 402 dated 13th ultimo, with alterations which you propose to make, in red ink, and to state that while I concur in the alterations made, I would suggest that the Secretary to the Government Savings' Bank furnish the Certificate required by Rule 18 as heretofore. In the Royal Warrant and Regulations the Secretary of War audits the Accounts and furnishes the required Certificate, and the duty of auditing the Accounts will now be performed by this Office. In paras. 23 and 24 of G. O. G. 13th December 1853, this duty devolved upon the Secretary to the Government Savings' Bank, who was directed to furnish the Certificate. My idea is that if the Certificate is to be furnished by the Secretary to Government in the Military Department, there will be some delay.

It will be necessary for you to Cancel your Circular instructions to Paymasters, and they be instructed to transmit the usual Registers from Native Corps and Departments.

The forms will be printed according to the numbers and letters of the Calcutta G. O.
The enclosures received with your letter under acknowledgment are herewith returned.

PROPOSED ALTERATIONS.

No.—of 1860. Notice is hereby given, that under instructions from the Government of India, the Military branch of the Government Savings' Bank at Madras has been abolished from the 1st May 1860, and that in accordance with the Royal Warrant and Regulations regarding Regimental Savings' Banks, Regimental Savings' Banks shall be established in lieu thereof in the Regiments of the British and Indian Armies serving under the Madras Presidency, the accounts of which will be audited annually and adjusted by the Secretary to the Government Savings' Bank.

REGIMENTAL SAVINGS' BANK.

1. To afford to the Soldiers of the Army facilities for depositing their Savings, there shall be established in every Regiment and Depôt of Regular European Artillery, Cavalry and Infantry, a Regimental Savings' Bank, for the safe custody and increase of such savings, and the following Regulations shall be observed and obeyed wherever the Troops may be serving.
2. Officers Commanding Troops and Companies shall receive as Public money, to be applied to the payment of those public services which it is their duty to defray, such sums as the Soldiers under their command may from time to time desire, and be entitled to deposit in the Savings' Bank of the Regiment.
3. The maximum of each Soldier's deposit shall be limited to Rupees 300 in any one year, and to Rupees 3,000 in the whole.
4. The rate of interest upon deposits shall be Rupees 3-12-0 per cent. per annum, but no interest shall be allowed upon a less sum than Rupees 2-8-0, nor upon any sums other than multiples of Rupees 2-8-0, or which have not remained in deposit for at least one month, to be reckoned from the last monthly muster day; and interest shall only be allowed upon sums withdrawn up to the muster day preceding the day the deposit is withdrawn, unless such day shall be the muster day. Interest on all sums in deposit shall be added to the principal quarterly, and shall thenceforward bear interest.
5. When a Soldier shall be desirous of withdrawing the whole or any part of his deposit, he shall give at least seven days' notice to the Captain or Officer Commanding the Troop or Company to which he belongs, in order that the necessary arrangements may be made for repayment of the amount at the next

day of monthly muster: but if such Captain or Officer Commanding shall be satisfied of the urgency of the case, and that the immediate withdrawal of the deposit would be for the advantage of the Soldier, he may direct payment to be forthwith made. Whenever the Officer Commanding the Troop or Company shall have grounds for believing that the Soldier intends to make an improper use of his money, he will be permitted to withhold the privilege of withdrawing the deposit until the Commanding Officer of the Regiment shall determine whether it should then be issued or not, and should the Officer Commanding deem it essential to the discipline of the Regiment to withhold from a Soldier the privilege of withdrawing his deposits, he shall report specially to the Commander in Chief and to the Secretary at War, the circumstances under which he has felt himself compelled to exercise this power.

6. All moneys deposited by the Soldier in the Regimental Savings' Bank shall be held strictly in trust for his own use and benefit, and shall on no account be transferable to any third party, either by endorsement, conveyance, or otherwise, and shall not be affected by any debts contracted by him, nor be made available for any purpose whatever, except under his own order signified to the Officer Commanding his Troop or Company; and such monies shall, if possible, be paid to the Soldier personally; and in all cases his receipt shall be obtained and shall be attached to the Troop or Company Savings' Bank Ledger.

7. Upon the discharge of a Soldier, his deposits may remain at interest in the Regimental Savings' Bank, for a period not exceeding six months, after which time interest shall cease; but if required by the Soldier the principal may be retained without interest for longer period for security.

8. At the death of a Soldier, interest on his deposits shall cease from the muster day next after his death, and the amount of his deposits with the interest accumulated thereon, shall be added to his other effects, and be reported to the Secretary at War to be disposed of in the usual manner to the legal representative of the deceased, as prescribed in the Articles of War.

9. A Soldier convicted by a Court Martial of desertion, or recorded by a Board of Officers in the usual manner as a deserter, shall forfeit to the Public all monies he may have in the Regimental Savings' Bank; and such forfeiture shall only be remitted by the Secretary at War.

10. To prevent parties not in Military employ, from availing themselves of the advantages afforded by these Banks, no Soldier is, on any pretence whatever, to deposit in his own name the money of another person, whether a Soldier or not, and in case any Soldier shall so deposit the money of another person, in addition to any punishment which a Court Martial may award for the fraud thus committed, all sums so deposited shall be forfeited to the Public, and one-half of the amount not exceeding Rupees 50, shall be allowed to the informer.

11. In the Orderly Room of every Regiment or Depôt of Artillery, Cavalry and Infantry, there shall be kept under lock and key, under the inspection of the Commanding Officer, the Officer second in Command, and the Adjutant, a Regimental Savings' Bank Ledger, in which shall be entered the Savings' Bank account of every Soldier.

12. The entries shall be made in the Regimental Ledger by Troops or Companies, so that the amount of each Troop or Company shall be kept separate; and upon the transfer of a Soldier from one Troop or Company to another, a transfer of his account shall be made in the Regimental Savings' Bank Ledger.

13. A Non-Commissioned Officer shall be selected by the Officer Commanding to act as Clerk to the Regimental Savings' Bank, and such Clerk shall make all the entries in the Regimental Savings' Bank Ledger, and shall receive an allowance according to the following scale:—

	Per month.
If the Depositors are under 100.....	Rupees 8 0 0.
If 100 and under 150.....	„ 10 0 0.
If 150 and under 200.....	„ 15 0 0.
If 200 and upwards.....	„ 20 0 0.

14. Each Captain, or Officer Commanding a Troop or Company, shall keep a Savings' Bank Ledger for the accounts of the Non-Commissioned Officers and Men of his Troop or Company.

15. Deposits of savings (not under eight Annas) can only be made and entered in the Troop or Company Ledgers and in the Regimental Ledger once in each month, viz., on the day of monthly settlement, when all sums withdrawn will be also entered. The Captain or Officer Commanding the Troop or Company will, by his signature in the Troop or Company Ledger, acknowledge the receipt of all deposits made, and the Soldier will, in like manner, acknowledge the receipt of all sums withdrawn.

16. At the end of every quarter, the Troop or Company Ledgers are to be compared with the Regimental Ledger by the Officer Commanding, the Officer Second in Command and the Adjutant; and the Officer Commanding will transmit to the Secretary to the Government Savings' Bank, each quarter, a certificate in the form prescribed, that this comparison

NOTE.—In addition to the Annual Certificate transmitted under existing Rules by Royal Regiments in India, to the Secretary at War.

has been made. Should a Troop or Company be absent from Head Quarters, the comparison of the Ledger of

that Troop or Company with the Regimental Ledger, may be deferred until its return to Head Quarters; but such delay must be reported upon, the Quarterly certificate and a certificate duly signed that the comparison has been made must be transmitted to the Secretary to the Government Savings' Bank, upon the return of the said Troop or Company to Head Quarters.

17. The Regimental Savings' Bank Ledger (certified by the Commanding Officer, Second in Command and the Adjutant to have been compared with the several Troop or Company Ledgers) and the monthly statements of each Troop or Company are to be transmitted to the Secretary to the Government Savings' Bank at the end of each year, so soon as the balances of each Depositor shall have been carried forward into the Regimental Ledger of the succeeding year.

18. The Secretary to the Government Savings' Bank after auditing the Savings' Bank Ledger, and satisfying himself that the money has been duly brought to account by the Paymaster, will furnish the Officer Commanding the Regiment with a declaration that the account of Regimental Savings' Bank to that date has been audited and found correct. The declaration of the Secretary to the Government Savings' Bank will be preserved in the Orderly Room, and the Commanding Officer will notify to the Officers Commanding Troops or Companies that the account of the Regimental Savings' Bank has been audited to that date and admitted to be correct.

19. During active operations in the Field, or whenever circumstances may render it impracticable to attend to the details of the Savings Banks, the General Officer in Command may direct the temporary suspension of this Regulation; but all sums then actually in deposit under the provision of it, shall bear interest in the same manner as if it had not been suspended.

EXPLANATORY DIRECTIONS (MADRAS) REGIMENTAL SAVINGS' BANKS.

1. The Captain of each Troop or Company is responsible that the deposits he receives, and the withdrawals he pays, are duly entered in each man's account in the Ledger of his Troop or Company, and that statements of his receipts and payments in the Form No. 2, are sent monthly to the Orderly Room; also that the amount of deposits and withdrawals are duly debited against him and credited to him by the Paymaster in the Company's Monthly Abstract of Account.

2. The Officer in Command, the Officer Second in Command, and the Adjutant are responsible for the correctness of the Regimental Savings' Bank Ledger, which is to be prepared in the Orderly Room by the Savings' Bank Clerk under their direction from the Statements No. 2, transmitted by the Captains. They are to transmit monthly to the Paymaster in the Form No. 3, the account of the deposits received and the withdrawals paid by each Captain.

3. The responsibility of the Paymaster with respect to the Savings Bank is limited to the following points:—He is to debit and credit the respective Captains with such sums as are shown by the accounts (Form No. 3) transmitted to him from the Orderly Room, to have been deposited and withdrawn; he is to forward to the Paymaster of the Division for countersignature and transmission to the Secretary to the Government Savings' Bank the Form No. 3, and to see that he is correctly debited and credited with the accounts of deposits and withdrawals as shown in Form 3; he is to note for special credit the deposits forfeited by Deserters in the place provided for this purpose in Form 3; he is to take care that the balances of deposits reported to be due to deceased men are duly carried to their Non-Effective accounts; he is to annex to the Non-Effective accounts of all Deserters and deceased men the prescribed Certificates stating whether they had any monies in the Regimental Savings' Bank.

4. If a Soldier deposit more than Rupees 300 in any one year, interest can only be allowed upon Rupees 300 until after the next 30th April, from which date interest may be allowed upon any further sum not exceeding Rupees 300 for that year. Interest is not allowed upon any deposit for the month in which it is made, if it be made after the day of monthly settlement. The whole amount to be deposited by a Soldier must not exceed Rupees 3,000.

5. If a Soldier be permanently transferred from one Troop or Company to another, or to another Regiment serving in Madras, the Captain is not to consider the amount of the Soldier's account as money withdrawn from the Savings' Bank, but is to transmit the Certificate (Form A.) to the Captain to whom the Soldier is transferred, and will close the Account of such Soldier in his own Troop or Company Ledger in the manner prescribed in Form B. The Certificate A will be the authority to the Captain receiving the transferred man to open in his own Troop or Company Ledger an Account (but not as a new deposit in the Savings' Bank) in the manner prescribed in Form C. The Certificate A. is to be annexed to the Regimental Savings' Bank Ledger.

6. The Captain making the transfer, and the Captain receiving such transfer, will each bring forward into his Annual Abstract the account of the Soldier, as it is shown by his own transactions with the man in the Troop or Company Ledger of each Captain, in the manner prescribed in Form E.

7. Regimental Paymasters, on receiving intimation of the intended embarkation to England of Invalid or other Soldiers, shall, within fifteen days of the Soldiers' embarkation, forward to the Secretary to the Government Savings' Bank at the Presidency concerned, a correct Statement of their Savings' Bank balances in quadruplicate.

8. The Secretary to the Government Savings' Bank will fill up the Certificate in the Form, and furnish the Brigade Major with a copy of the Statements to be forwarded to the War Department by the next Mail via Marseilles, and two copies will be sent to the Accountant General for transmission to the Secretary of State for India, through Government. The Secretary to the Government Savings' Bank will also supply the Regimental Paymaster with a copy of his Certificate.

9. This rule is applicable as well to Regiments returning Home as to individual Soldiers.

10. When a Soldier has been convicted of desertion or recorded by a Board of Officers as a Deserter, the amount of his deposits is to be withdrawn by the Captain from the Regimental Savings' Bank and placed in the hands of the Paymaster, to be by him noted for special credit to the public in Form 3.

11. Upon the death of a Soldier the Captain is to make up his Accounts to the next day of monthly muster, and is to withdraw the amount from the Regimental Savings' Bank, and credit it to Non-effective Account of the Soldier with his other effects.

12. The monthly allowance to the Savings' Bank Clerk is to be vouched by a Certificate of the number of accounts open in the Regimental Savings' Bank Ledger.

13. When a Regiment is transferred to the Madras Establishment, a new Regimental Savings' Bank Ledger must be opened, as well as new Ledgers for each Troop or Company.

14. The account of each depositor is to be opened with the amount in Indian currency, and a Bill drawn by the Officer Commanding on the Paymaster General furnished to the Accountant General, Madras, for the aggregate of the opening balances which must correspond with the amount advised by the War Department as due to the depositors of the Regiment.

15. Deposits made from Pay issued in sterling money subsequent to the closing of the Savings' Bank accounts rendered to the War Office, must be credited in the Indian currency, the conversion being effected at the rate of 2s. 1/4d. the Rupee.

16. When a Regiment is removed from the Indian Establishment, the Regimental Savings' Bank Ledger must be closed to the end of the month in which the Head Quarters of the Regiment is to embark, and transmitted to the Secretary to the Government Savings' Bank for special audit; the Secretary to the Savings' Bank will furnish the Officer Commanding with a Certificate of the amount due to the depositors of the Regiment. This Certificate must accompany the Regimental Savings Bank Ledger, to be furnished to the War Office as a Voucher.

17. All Forms will be supplied, on application to the Secretary to the Government Savings' Bank, to whom all communications on the subject of Regimental Savings' Bank are to be addressed.

The foregoing Rules are to be considered applicable to European Regiments of the Indian Army as far as may be practicable, the Divisional Paymaster occupying the position of the Regimental Paymaster in Her Majesty's British Regiments.

The remittance of Savings' Bank balances of Invalids and Time-expired men will continue to be made as at present.

From the Deputy Secretary to the Government of India, Military Department, Fort William, 29th May 1860, No. 1433; to the Secretary to Government, Military Department, Fort Saint George.

With reference to your Office letter No. 942 of the 7th March 1860, I am directed to transmit to you the accompanying copy of a letter from Accountant General, No. 80 dated 9th May 1860, enclosing two copies of the Regulations regarding Regimental Savings' Banks published in Government General Order, No. 402 dated 3rd April 1860, and to acquaint you, for the information of the Honorable the Governor in Council of Fort Saint George, that a further supply of 250 copies will be furnished if required.

2. I am at the same time instructed to state, that there appears no objection to the arrangements for conducting the Annual Audit of the Accounts of the Regimental Savings' Banks in the Madras Savings' Banks, as reported in the 2nd paragraph of the letter above referred to.

Report by J. G. Wyatt Esq., Officiating First Assistant Accountant General, No. 80, dated Fort William, 9th May 1860.

With reference to docket No. 322 dated 21st ultimo, from the Officiating Secretary to the Government of India, in the Military Department, the Accountant General has the honor to report, that the Regulations regarding Regimental Savings' Banks, referred to at the end of para. 1st of Colonel Marshall's letter, were published as Government General Order, No. 402 dated 3rd April 1860, two copies of which, with Appendices in pamphlet form, are herewith forwarded

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for transmission to Madras, and a further supply of 250 copies can be furnished from this Office, to Colonel Marshall by the next Steamer if required.

With regard to the 2nd para. of Colonel Marshall's letter, stating that the Annual Audit of the Accounts of the Regimental Savings' Banks will be performed in the Madras Savings' Banks, the Accountant General has the honor to state that he sees no objection to the arrangement.

ORDER, No. 2292, 22nd June 1860.

Ordered that the foregoing letter from the Government of India, be communicated to the Accountant General and Secretary to the Government Savings' Bank—also to the Financial Department.

2. The Governor in Council concurs in the suggestion of the Secretary to the Government Savings' Bank that the Certificate required by paragraph 18 of the Rules for Regimental Savings' Banks, should, as heretofore, be furnished by that Officer instead of by the Secretary to Government in the Military Department.

3. His Honor in Council accordingly directs that the Draft G. O. submitted by the Accountant General, be published, as corrected in red ink.

4. The Accountant General is requested to state whether any copies of the Rules enclosed in the above communication from the Government of India, will be required.

(True Extract.)

Secretary to Government.

To the Accountant General, with the Pamphlet (to be returned.)

„ Secretary Government Savings' Bank.
„ Financial Department. With 3 spare copies
„ Military Auditor General.
„ Adjutant General. ... } for information.
„ Dy. Adj. Genl. H. M.'s British Forces.

Exd. A. A. DeMonte.

File 186 Sept 5

Dr Geo: Ford m^r

Smith & Co. 2292.

St. Louis June 1860.
 Wm. W. Phelps

2 More copies.

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Long the order passed
 on a letter from the Acad. Sent
 submitting for publication
 a draft of Rules adopted
 for the Bureau Reg. & sent
 at this time.

Ms. 336-6 July 1860

No de Recordal

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