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TAMIL NADU ARCHIVES

GOVERNMENT OF TAMIL NADU

J. W. D. DEPARTMENT

G.O. No.	319 W.	Press.
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GOVERNMENT OF MADRAS.

PUBLIC WORKS DEPARTMENT.

General.
Establishment.

READ—the following paper:—

From G. H. W. WALKER, Esq., Officiating Under Secretary to the Government of India, Public Works Department (General), to the Secretary to the Government of Madras, Public Works Department, dated Fort William, 24th January 1884, No. 116 G.

Read again—

Letter from the Government, North-Western Provinces and Oudh, No. F.C. 19 E., dated 30th December 1879, forwarding, for favorable consideration and orders, a letter from Supervisor Sergeant D. Gunning, and proposals for the establishment of an Upper Subordinates' Provident and Widows' and Orphans' Fund.

Letter in the Public Works Department, No. 673 G., dated 4th May 1881, in reply to above, stating that the Government of India cannot accept the proposals; and adding that it was uncertain whether any analogous measure would be authorised, but that the matter was receiving careful consideration.

OBSERVATIONS.—When the letter of May 1881, quoted in the preamble, was issued, a scheme for a system of compulsory contribution of a certain percentage of their pay from all Government servants, whose salaries were within certain limits, with supplementary contributions by Government, was under consideration. At the same time a system of State insurance for the employes of the Post Office was in contemplation, and it was considered that the latter system was in every way superior to the former. The latter scheme has since been elaborated and sanctioned by the Secretary of State. It provides for a Postal employé insuring his life for any sum from Rs. 50 to Rs. 4,000, or for his buying the title to a monthly payment, falling due at any period of his life, of 8 annas and any multiple thereof up to Rs. 50.

2. The only considerable fund instituted by Government for any class of its uncovenanted servants is the State Railway Provident Fund. This fund is favored by Government in three important particulars—first, subscriptions of a certain amount * are compulsory; secondly, these compulsory contributions, which are placed in the Government Savings Bank, are free from

* One anna on every rupee of pay, or 6½ per cent. of salary.

the limits as to amount contributed annually and as to limit of interest allowed, which are imposed on other Savings Bank contributions; and thirdly, Government contributes to each man's deposit out of the earnings of the line to which he is attached.

3. It must be added, however, that the voluntary contributions, which are over and above the compulsory, are subject to the same rules as all deposits in Government Savings Banks, and are not favored in any way. Moreover, it must be explained that Railway servants appointed after a certain date have no claim to pension, and thus the Provident Fund must be regarded as taking the place of pensions. Lastly, there is a special reason for instituting a special fund for Railway servants, and taking it under the special charge of the State, namely, that the railways are commercial enterprises, and that it is very desirable that the employer should obtain the hold over the servants of the Railway which such a fund affords, and that the servants should

obtain a direct interest in increasing the receipts of the Railway so as to increase their own property in the fund.

4. These reasons cannot be said to exist to the same degree in regard to any other section of the uncovenanted service, and the Government, after giving much consideration to the subject, finds itself unable to make arrangements for maintaining either a compulsory or a voluntary fund, specially for its servants. At the same time it desires to draw attention to the benefits of the Government Savings Bank which is open to Government servants as well as the rest of the public. The rules for these Savings Banks were published in Notification No. 4161, dated 11th November 1881; * but they are probably little known

* Page 561 of the *Gazette of India*, Part I, and understood by the subordinates of the Public Works Department. For the purpose of making them more widely known they have been reprinted as an appendix to this Resolution, and should, with the Resolution, be generally circulated to the members of the department.

A table is appended to the Resolution which gives a typical illustration of the sum that could be saved by a man making a moderate monthly subscription out of his pay throughout his service. The amounts of the subscriptions can be varied at pleasure, and the total resulting sums ascertained by proportionately changing the figures in the table. The table itself shows that, by paying a monthly subscription increasing at the end of every five years into the Government Savings Bank, an Upper Subordinate can save in 30 years' service, Rs. 6,643—a sum which would be of material assistance to him on retirement; while in case of his death the accumulated portion would be of great service to his family. Under the rules of the Government Savings Bank the sum that can be deposited in one year in the name of one person is Rs. 500, and this limit is not reached at any period in the appended table. Again, the interest allowed on any account is limited to Rs. 9-6 monthly, or Rs. 112-8 annually, that is to say, Rs. 3,000 is the highest sum on which interest is allowed. But for a small fee the depositor can always invest his balance through the Savings Bank agency in Government paper, so that no inconvenience need be felt from this; and by applying that the investment remain in custody of the Savings Bank, the accruing interest is credited to the depositor's account so that the rate of increment is not really diminished.

The Governments of Madras, Bombay, Bengal, the North-Western Provinces and Oudh, and the Punjab, in the Public Works Department.

The Chief Commissioners of the Central Provinces, British Burmah, Assam, and Coorg.

The Resident at Hyderabad.

The Agents to the Governor-General for Central India, Rajputana, and Biluchistan.

The Accountant-General, Public Works Department.

The Inspector-General of Military Works.

The Director-General of Railways.

The Consulting Engineers to the Government of India for Guaranteed Railways, Calcutta, Lahore, and Lucknow.

The Director-General of Telegraphs in India.

The Director-in-Chief, Indo-European Telegraph.

The Director, Persian Telegraph.

The Deputy Director, Persian Gulf Telegraph.

The Superintendent of Works, Simla Imperial Circle.

Order.—Ordered, that the above Resolution be forwarded for the information and guidance of Local Governments and Administrations, and of the Officers noted in the margin, with the request that the Resolution and Appendices may be generally circulated to all classes of subordinates in the department.

ENCLOSURES.

DEPARTMENT OF FINANCE AND COMMERCE. APPENDIX.

NOTIFICATION.

Simla, the 11th November 1881.

No. 4161.

The Governor-General in Council is pleased to authorise the establishment of Government Savings Banks at all Post Offices, being Money Order Offices, at which the Director-General of the

Post Office shall permit deposits to be received, in the following provinces and places, with effect from the first day of April 1882:—

The Lower Provinces of Bengal, with the exception of the Presidency town and of the town of Howrah.	Berar. Port Blair. Coorg. Ajmere. Nowgong (Bundelkhand). Indore. Nusseerabad. Gwalior. Sambhar.
Assam.	
North-Western Provinces.	
Punjab.	
Oudh.	
Central Provinces.	
British Burma.	

Quetta.

2. The Governor-General in Council is further pleased to prescribe the following rules for the guidance of depositors in Post Office Savings Banks:—

Rules for the guidance of depositors in Post Office Savings Banks in India.

DEFINITIONS.

I.—For the purposes of these rules—

Deposit means money paid into a Post Office Savings Bank by, or on behalf of, a depositor.

Depositor means the person by whom, or on whose behalf, money is deposited.

Account means the account of a depositor in a Post Office Savings Bank.

Balance means the balance at credit of an account.

Minor means a person who has not completed the age of 18 years.

Legal guardian means not only any guardian constituted by law for the time being, but also includes a father or, if the father be dead, a mother.

Postmaster-General means the Chief Postal Authority in any province or place to which the system of Post Office Savings Banks is extended.

OBJECT OF GOVERNMENT IN ESTABLISHING POST OFFICE SAVINGS BANKS.

II.—The object of Government in establishing Post Office Savings Banks is to provide a ready means for the deposit of savings, and so to encourage thrift. Savings Banks are not to be used for the purpose of keeping a current account, and the Comptroller, Post Office, is empowered to close an account, should he have reason to believe that the depositor has used the Savings Bank for a purpose for which it was not intended.

BUSINESS HOURS.

III.—Post Office Savings Banks will be open for the transaction of business between the hours of noon and 4 P.M. every day, with the exception of Sundays, Christmas Day, New Year's Day, Good Friday, and the Queen's Birthday. These hours may, under the authority of the Postmaster-General, be altered to suit local circumstances.

PERSONS WHO MAY DEPOSIT MONEY.

IV.—Any person may deposit money in a Post Office Savings Bank on his own behalf. The parents or other relatives of any minor may also deposit money in the name and on the behalf of such minor.

Explanation.—Minors are allowed to deposit money in their own names, and women, whether married or single, are allowed to deposit money in their own names, but subject, in the case of married women, to the limitation laid down in Rule V.

LIMITATIONS AS TO DEPOSITS.

V.—No person can open more than one account in his own name; but the fact that he has an account in his own name shall not prevent him from opening an account in the name of any relative who is a minor; nor shall the fact that an account has been opened on behalf of a minor prevent such minor from opening an account in his own name. The wife of a depositor who has an account in his own name may also open an account in her own name, provided that the money to be deposited by her is her own property or earning.

Explanation.—No person who has an account in his own name at a District Savings Bank will be allowed to open an account with a Post Office Savings Bank.

VI.—Money held under a trust for another person cannot be deposited in a Post Office Savings Bank, and money cannot be deposited in the name of two or more persons jointly: provided that nothing in this rule shall prevent the deposit of money in the name of a known firm.

VII.—The smallest sum of money that can be deposited at any time is four annas; and no sum can be deposited that is not a multiple of four annas. A depositor cannot deposit a larger sum than five hundred rupees in all between the 31st March of any year and the first April of the following year.

POWERS TO WITHDRAW MONEY AND LIMITATIONS AS TO WITHDRAWAL.

VIII.—A depositor can withdraw money from his account once a week.

IX.—A minor can withdraw money deposited by him in his own name; but money deposited on behalf of a minor can only be withdrawn during his minority by his legal guardian.

X.—Women, whether married or single, can withdraw money deposited by them in their own names, and married women can also withdraw money deposited by them as single women in their own names, their marriage notwithstanding. The fact that a female minor on whose behalf money has been deposited is married, or becomes married after the account has been opened on her behalf, shall not prevent her from withdrawing the money so deposited on attaining majority.

XI.—A depositor cannot withdraw a smaller sum than four annas, and he cannot withdraw any sum which is not a multiple of four annas, unless it be to close his account, in which case he can withdraw the balance at his credit.

HOW TO OPEN AN ACCOUNT.

XII.—Any person wishing to open an account should apply to the nearest Post Office that is a Money Order Office. Application need not necessarily be made in person; but the applicant must state his name, his occupation or profession, and his place of residence. If he be a native, he must also state his father's name and caste.

XIII.—The intending depositor must sign a declaration in the following form that he has read and accepted the Post Office Savings Banks Rules. If he be unable to write, he must attend personally, and, in the presence of a witness, affix his mark or seal to the declaration to be attested by the signature of the witness. If he should apply in person, a copy of the rules will be given to him to read, or they will be read and explained to him, should he be unable to read. If he should not apply in person, a copy of the rules, with the form of declaration, will be sent to him, and he must present the declaration duly signed with the first deposit:—

FORM OF DECLARATION TO BE SIGNED BY DEPOSITOR ON MAKING FIRST DEPOSIT.

I hereby declare that the Post Office Savings Banks Rules have been read ^{by me} and that I accept them as binding upon me.
I further declare that I have no account in my own name at any Government Savings Bank.
Signed in the presence of

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Depositor.

XIV.—Women who by the custom of the country are not allowed to appear in public may open accounts in their own names through their agents, or if they are married women, through their husbands or agents. The agent or husband will be required to sign the declaration that the depositor understands and accepts the rules.

XV.—When the declaration is presented duly signed with the amount of the first deposit, or when it has been signed by a depositor attending in person to make a deposit, the amount of the deposit will be entered in a Pass-book, which will be supplied to the depositor, and the entry will be initialled by the Postmaster and stamped with the office stamp. The depositor will be required to sign a receipt for the Pass-book.

XVI.—If the account be opened at a Sub-Post Office, the Pass-book for the depositor will have to be obtained from the Head Office. A preliminary receipt for the amount of the first deposit will, therefore, be given to the depositor, who will be informed of the date on which he should call to receive the Pass-book. When the Pass-book is handed over to the depositor, he will be required to return this preliminary receipt, and to sign an acknowledgment for the Pass-book. The amount of the original deposit will be entered in the Pass-book at the Head office, and the depositor will, therefore, have a guarantee that the sum has been received in that office. He should be careful to see that the entry in the Pass-book corresponds with the amount entered in the preliminary receipt before giving up the latter.

PASS-BOOK, AND ITS IMPORTANCE.

XVII.—The Pass-book will show, in the vernacular of the district or in English, as the depositor may wish, the number of his account, with the name of the office from which the book is issued, his own name, occupation or profession, and address. No deposit can be made, and no money can be withdrawn from an account, without its production, and the Post Office will not be responsible for any sum not acknowledged in the Pass-book. Depositors should carefully examine their books before leaving the offices, and ascertain that the entries are correct. They should also be careful to keep their Pass-books in their own possession, as the Post Office will not be responsible for any loss caused to a depositor if any person shall obtain possession of the book and fraudulently obtain the payment of any sum belonging to the depositor.

LOSS OF PASS-BOOK.

XVIII.—No charge will be made for the book at first supplied to a depositor or for any books issued to him in continuation of the original book. But if a book be lost or spoiled, or if an account be re-opened after it has been closed, the depositor will have to pay one rupee for a fresh book.

MODE OF DEPOSITING MONEY AFTER AN ACCOUNT HAS BEEN OPENED.

XIX.—A depositor may deposit money at the Post Office, at which his account stands, as often as he wishes, so long as the prescribed yearly limit is not exceeded. All that he is required to do is to take or send the amount to be deposited with his Pass-book to the Post Office. The amount of his deposit will be entered in the Pass-book and the balance struck as shown below. The entry will then be initialled by the Postmaster and stamped with the dated stamp of the office, and the Pass-book returned:—

Date.	Dated stamp of the Post Office.	Amount of each deposit or withdrawal (to be entered in words.)	Amount deposited.	Amount withdrawn.	Balance at credit of the depositor.	Initials of the Postmaster.
3rd April 1882	...	Deposited ten rupees ...	RS. A. P. 10 0 0	...	RS. A. P. 10 0 0	A. B. C.
15th " "	...	Deposited twenty-five rupees ...	25 0 0	...	35 0 0	A. B. C.
12th May "	...	Withdrawn three rupees...	...	3 0 0	32 0 0	A. B. C.

XX.—If the amount be deposited at a Sub-Post Office, the depositor will receive, in addition to the receipt in his Pass-book, an acknowledgment from the Head Office, which will generally be the office at the head-quarter station of the district. This acknowledgment will be delivered to him in ordinary course through the Post Office. If it should not reach the depositor in proper time, or if, when it reaches him, it should show any signs of erasure, or should not agree with the entry in the Pass-book, the depositor should immediately apply to the Postmaster of the Head Office, the name of which is in the Pass-book, and renew his application again and again until he receives a satisfactory reply.

MODE OF WITHDRAWING MONEY.

XXI.—When a depositor wishes to withdraw money, he must present his Pass-book personally, or by agent, at the Post Office at which his account stands, with a printed form of application for withdrawal, which can be obtained at the Post Office, signed by himself, and showing the balance at his credit and the amount which he wishes to withdraw. If he is unable to write, he must attend personally and affix his mark or seal to the application to be attested by the signature of a witness. Should he be absolutely unable to attend personally, he must have his mark or seal affixed to the application and attested by some respectable witness, and the Postmaster will make payment to the person presenting this application with the Pass-book, after satisfying himself, by such inquiry as he may think proper, of the inability of the depositor to attend, and of the genuine character of the application.

XXII.—The amount to be withdrawn will be entered in the Pass-book and a fresh balance struck, as in the case of a deposit, under the initials of the Postmaster and the dated stamp of the office. The amount will then be paid to the

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depositor or to the person presenting the Pass-book and application, and his receipt taken, in all cases without a receipt stamp, on the Warrant of Payment.

XXIII.—If the amount be withdrawn at a Sub-Post Office, payment cannot be made until a Warrant of Payment is received from the Head Office. The depositor, therefore, or other person presenting the Pass-book and application, will be informed of the date on which he should come to the Post Office to receive payment, and will have the Pass-book returned to him. On presentation of the Pass-book on that date, or any subsequent date after the arrival of the Warrant of Payment, the amount will be paid to the depositor, or other person presenting the Pass-book, and his receipt taken, in all cases without a receipt stamp, upon the Warrant. The necessary entries will then be made in the Pass-book under the initials of the Sub-Postmaster and attested by the stamp of the office.

INTEREST.

XXIV.—Interest will be allowed at the rate of $3\frac{1}{4}$ per cent. per annum until further orders on all deposits subject to the conditions of this rule. This interest will be allowed for each calendar month on the lowest balance at credit of an account during the period from the first day until the close of the twenty-fourth day of the month: provided that interest shall only be calculated at the rate of three pias a month on every complete sum of five rupees; provided also that no higher monthly interest than Rs. 9-6-0 shall be allowed on the balance of any account.

XXV.—The interest calculated as above for each month will be added to the balance of each account after the 31st March of each year. Depositors should therefore present their Pass-books as soon after that date as possible, in order that the necessary entries may be made in them. If the Pass-book be not presented for this purpose, the entry will be made on the first occasion when a deposit is made, or when money is withdrawn, after the 31st March.

TRANSFER OF ACCOUNT.

XXVI.—A depositor may have his account transferred free of charge to any Post Office that is a Money Order Office. If he should wish to transfer his account, he must present his Pass-book at the Post Office personally or send it with a written application for transfer. The Pass-book will be retained by the Postmaster, and a certificate given to him showing the amount at his credit. On presenting this at the Post Office to which his account has been transferred, he will receive a new Pass-book free of charge.

CLOSING AN ACCOUNT.

XXVII.—When a depositor wishes to close his account, he must present his Pass-book with a form of application for withdrawal of the net amount at his credit. The preceding date of presentation will be entered in the Pass-book and a final balance struck. The amount will then be paid to the depositor and his receipt taken on the Warrant of Payment. The Pass-book will be retained in the Post Office. If the application for closing an account be presented at a Sub-Office, the same procedure will be followed as in the case of an ordinary withdrawal, except that the Pass-book will be retained.

XXVIII.—If an account be closed under the orders of the Comptroller, Post Office, notice in writing will be sent to the depositor requiring him to present his Pass-book and receive payment of the balance at his credit as soon as convenient. After the date of such notice no deposit will be accepted on the account so closed, and no interest will be allowed upon the balance after the end of the calendar month preceding such date.

RE-OPENING AN ACCOUNT.

XXIX.—A depositor who has once closed an account cannot open another account until after the expiration of three months from the date of closure without the permission of the Comptroller, Post Office, and a depositor whose account has been closed by order cannot open a fresh account in any case without the permission of the Comptroller, Post Office.

POWERS OF POSTMASTER-GENERAL IN CERTAIN SPECIAL CASES.

XXX.—If a depositor should die leaving in a Post Office Savings Bank a sum of money not exceeding one thousand rupees, and if probate of his will, or letter of administration of his estate, or a certificate granted under Act No. XXVII of

1860, be not produced to the Postmaster-General within three months of the death of the said depositor, the Postmaster-General may pay the said sum of money to any person appearing to him to be entitled to receive it, or to administer the estate of the deceased.

XXXI.—If any depositor become insane, or otherwise incapable of managing his affairs, and if such insanity or incapacity be proved to the satisfaction of the Postmaster-General, then the Postmaster-General may, from time to time, make payment out of the deposit to any proper person.

SECRECY.

XXXII.—The officers of the Postal Department engaged in the receipt or payment of deposits are not allowed to disclose the name of any depositor or the amount deposited or withdrawn by him except to the Postmaster-General, or other officers of the department engaged in carrying out the provisions of these rules.

PURCHASE OF GOVERNMENT SECURITIES ON BEHALF OF DEPOSITORS.

XXXIII.—If a depositor should wish that the balance at his credit or any part of it should be invested in the purchase of Government securities, he may present a written application to this effect with his Pass-book at the Post Office. The application will then be forwarded to the Comptroller, Post Office, who will take the necessary steps for making the purchase through the Comptroller-General.

(a.)—The paper purchased will be of the 4 per cent. loans, unless $4\frac{1}{2}$ per cent. paper is specially applied for.

(b.)—The investor may also specially apply that the paper remain in the custody of the Comptroller-General, and that the interest be remitted as drawn to the local treasury for payment to him. In this case the Comptroller-General will, if necessary, transfer the paper to the 4 per cent. loan of 1865, and will remit the interest as applied for. The investor may at any time apply through the local Post Office for the delivery to him of paper thus held by the Comptroller-General. If application is not made under this clause, the paper purchased by the Comptroller-General will be enfaced for payment of interest at the local treasury and forwarded to the Post Office for delivery to the investor.

(c.)—An investor under these rules may, at any time, apply in the same way for the sale of paper purchased through the Post Office, whether held by himself or held for him by the Comptroller-General.

(d.)—These arrangements are intended only for persons of moderate income, who belong to a class who do not ordinarily have transactions with bankers, and the advantage of them must be refused, both by the Post Office, and, if necessary, by the Comptroller-General, if the applicant is not within this definition.

The following fees will be charged:—

On purchase, 4 annas per cent.

On realisation and remittance of interest, 4 annas per cent.

On delivery out of custody, 4 annas per cent., unless the application for delivery is made within a year of the purchase.

On sales, 4 annas per cent. and any actual outlay upon brokerage.

The following are the principal rules of the Post Office Savings Banks in India which will be printed in each depositor's Pass-book in English always and, at the option of the depositor, also in the vernacular language of the district:—

WHERE AND WHEN DEPOSITS MAY BE MADE.

I.—Post Office Savings Banks are established at all Post Offices that are Money Order Offices, and are open to receive deposits daily, with the exception of Sundays and Post Office holidays, from noon till 4 P.M.

WHO MAY DEPOSIT—WHAT THEY MAY DEPOSIT—WHAT GOVERNMENT PROMISES TO DO WITH REGARD TO DEPOSITS.

II.—At these banks any person—man, woman or child—may deposit money. No sum less than four annas, and no sum that is not a multiple of four annas can be received, and no one is allowed to deposit more than Rs. 500 in all in the year. Government promises to repay the money, with interest, to the person depositing it in his or her own name, whether man, woman or child. Parents and other relatives can also deposit money on behalf of minors—that is, of persons who have not completed the age of 18 years—but Government will not pay this money, during the minority of the minors, to any one except their legal guardians.

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ORDER—dated 7th February 1884, No. 319 W., Public Works.

Communicated to the officers of the Public Works Department for the information of subordinates generally.

(True Extract.)

(Signed) J. SHAW-STEWART, Colonel, R.E.,
Secretary to Govt., P.W.D.

To the Chief Engineer for Irrigation.
" Consulting Engineer for Railways.
" Examiner of Public Works Accounts.
" Examiner, Railway Accounts.
To Superintending Engineers.
To the Consulting Architect to Government.
" General Superintendent, Public Works Stores.
" Superintendent, Madras Harbour Works.

Exd. E. Fernandez.
Spare Copies

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GENERAL.
ESTABLISHMENT.

Govt. of (1884) Madras.
PUBLIC WORKS.

Dated February, 7th.

Recd.

Encl.

G.O., 7th Feb. 1884, No. 319 W.

FEBRUARY.

Government Savings Bank

Observations of the Government of India on the advantages of the —, as affording a Provident Fund for subordinates in the Uncovenanted Service, communicated to the officers of the Public Works Department.

No. 116 G.

GOVERNMENT OF INDIA.
PUBLIC WORKS DEPARTMENT.

GENERAL.

Fort William, January 24, 1884.

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2. The only considerable fund instituted by Government for any class of its uncovenanted servants is the State Railway Provident Fund. This fund is favored by Government in three important particulars—first, subscriptions of a certain amount* are compulsory; secondly, these compulsory contributions which are placed in the Government Savings Bank are free from the limits as to amount contributed annually and as to limit of interest allowed, which are imposed on other Savings Bank contributions; and thirdly, Government contributes to each man's deposit out of the earnings of the line to which he is attached.

3. It must be added, however, that the voluntary contributions, which are over and above the compulsory, are subject to the same rules as all deposits in Government Savings Banks, and are not favored in any way. Moreover, it must be explained that Railway Provident Fund must be regarded as having no claim to pension, and thus the special reason for instituting taking the place of pensions. Lastly, there is a special charge of a special fund for Railway servants, and taking it under the special charge of the State, namely, that the Railways are commercial enterprises, and that it is very desirable that the employer should obtain the hold over the servants of the Railway which such a fund affords, and that the servants should obtain a direct interest in increasing the receipts of the Railway so as to increase their own property in the fund.

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of the Government Savings Bank which is open to (vernment servants as well as the rest of the public. The rules for these Savings Banks were published in Notification No. 4161, dated 11th November 1881;* it they are probably little known and understood by the subordinates of the Public Works Department. For the purpose of making them more wide known they have been reprinted as an appendix to this Resolution, and should with the Resolution, be generally circulated to the members of the Department.

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The Resident at Hyderabad.
The Agents to the Governor General for Central India, Rajputana, and Biluchistan.
The Accountant General, Public Works Department.
The Inspector General of Military Works.
The Director General of Railways.
The Consulting Engineers to the Government of India for Guaranteed Railways, Calcutta, Lahore, and Lucknow.
The Director General of Telegraphs in India.
The Director-in-Chief, Indo-European Telegraph.
The Director, Persian Telegraph.
The Deputy Director, Persian Gulf Telegraph.
The Superintendent of Works, Simla Imperial Circle.

Offg. Under Secy. to the Govt. of India.

The Secretary to the Government of Madras
Public Works Department

Enclosure to P. W. D. Resolution No. 116 G. of 1884.

DEPARTMENT OF FINANCE AND COMMERCE.

APPENDIX.

NOTIFICATIONS.

Simla, the 11th November 1881.

No. 4161.

The Governor General in Council is pleased to authorise the establishment of Government Savings Banks at all Post Offices, being Money Order Offices, at which the Director General of the Post Office shall permit deposits to be received, in the following Provinces and places, with effect from the first day of April 1882:—

The Lower Provinces of Bengal, with the exception of the Presidency town and of the town of Howrah.	Berar.
Assam.	Port Blair.
North-Western Provinces.	Coorg.
Punjab.	Ajmere.
Oudh.	Nowgong (Bundelkhand).
Central Provinces.	Indore.
British Burma.	Nusseerabad.
	Gwalior.
	Sambhar.

Quetta.

2. The Governor General in Council is further pleased to prescribe the following rules for the guidance of depositors in Post Office Savings Banks:—

Rules for the guidance of depositors in Post Office Savings Banks in India.

DEFINITIONS.

I.—For the purposes of these rules—

Deposit means money paid into a Post Office Savings Bank by, or on behalf of, a depositor.

Depositor means the person by whom, or on whose behalf, money is deposited.

Account means the account of a depositor in a Post Office Savings Bank.

Balance means the balance at credit of an account.

Minor means a person who has not completed the age of 18 years.

Legal guardian means not only any guardian constituted by law for the time being, but also includes a father or, if the father be dead, a mother.

Postmaster General means the Chief Postal Authority in any Province or place to which the system of Post Office Savings Banks is extended.

OBJECT OF GOVERNMENT IN ESTABLISHING POST OFFICE SAVINGS BANKS.

II.—The object of Government in establishing Post Office Savings Banks is to provide a ready means for the deposit of savings, and so to encourage thrift. Savings Banks are not to be used for the purpose of keeping a current account, and the Comptroller, Post Office, is empowered to close an account, should he have reason to believe that the depositor has used the Savings Bank for a purpose for which it was not intended.

BUSINESS HOURS.

III.—Post Office Savings Banks will be open for the transaction of business between the hours of noon and 4 P. M. every day, with the exception of Sundays, Christmas Day, New Year's Day, Good Friday, and the Queen's Birthday. These hours may, under the authority of the Postmaster General, be altered to suit local circumstances.

PERSONS WHO MAY DEPOSIT MONEY.

IV.—Any person may deposit money in a Post Office Savings Bank on his own behalf. The parents or other relatives of any minor may also deposit money in the name and on the behalf of such minor.

Explanation.—Minors are allowed to deposit money in their own names, and women, whether married or single, are allowed to deposit money in their own names, but subject, in the case of married women, to the limitation laid down in Rule V.

LIMITATIONS AS TO DEPOSITS.

V.—No person can open more than one account in his own name; but the fact that he has an account in his own name shall not prevent him from opening an account in the name of any relative who is a minor; nor shall the fact that an account has been opened on behalf of a minor prevent such minor from opening an account in his own name. The wife of a depositor who has an account in his own name may also open an account in her own name, provided that the money to be deposited by her is her own property or earning.

Explanation.—No person who has an account in his own name at a District Savings Bank will be allowed to open an account with a Post Office Savings Bank.

VI.—Money held under a trust for another person cannot be deposited in a Post Office Savings Bank, and money cannot be deposited in the name of two or more persons jointly; provided that nothing in this rule shall prevent the deposit of money in the name of a known firm.

VII.—The smallest sum of money that can be deposited at any time is four annas; and no sum can be deposited that is not a multiple of four annas. A depositor cannot deposit a larger sum than five hundred rupees in all between the 31st March of any year and the 1st April of the following year.

POWERS TO WITHDRAW MONEY, AND LIMITATIONS AS TO WITHDRAWAL.

VIII.—A depositor can withdraw money from his account once a week.

IX.—A minor can withdraw money deposited by him in his own name; but money deposited on behalf of a minor can only be withdrawn during his minority by his legal guardian.

X.—Women, whether married or single, can withdraw money deposited by them in their own names, and married women can also withdraw money deposited by them as single women in their own names, their marriage notwithstanding. The fact that a female minor on whose behalf money has been deposited is married, or becomes married after the account has been opened on her behalf, shall not prevent her from withdrawing the money so deposited on attaining majority.

XI.—A depositor cannot withdraw a smaller sum than four annas, and he cannot withdraw any sum which is not a multiple of four annas, unless it be to close his account, in which case he can withdraw the balance at his credit.

HOW TO OPEN AN ACCOUNT.

XII.—Any person wishing to open an account should apply to the nearest Post Office that is a Money Order Office. Application need not necessarily be made in person; but the applicant must state his name, his occupation or profession, and his place of residence. If he be a Native, he must also state his father's name and caste.

XIII.—The intending depositor must sign a declaration in the following form that he has read and accepted the Post Office Savings Banks Rules. If he be unable to write, he must attend personally, and, in the presence of a witness, affix his mark or seal to the declaration to be attested by the signature of the witness. If he should apply in person, a copy of the rules will be given to him to read, or they will be read and explained to him, should he be unable

to read. If he should not apply in person, a copy of the rules, with the form of declaration, will be sent to him, and he must present the declaration duly signed with the first deposit:—

FORM OF DECLARATION TO BE SIGNED BY DEPOSITOR ON MAKING FIRST DEPOSIT.

I hereby declare that the Post Office Savings Banks Rules have been read ^{by me} _{to me}, and that I accept them as binding upon me.

I further declare that I have no account in my own name at any Government Savings Bank.

Signed in the presence of

The _____ 188 }
_____ }
_____ }

Depositor.

XIV.—Women who by the custom of the country are not allowed to appear in public may open accounts in their own names through their agents, or if they are married women, through their husbands or agents. The agent or husband will be required to sign the declaration that the depositor understands and accepts the rules.

XV.—When the declaration is presented duly signed with the amount of the first deposit, or when it has been signed by a depositor attending in person to make a deposit, the amount of the deposit will be entered in a Pass-book, which will be supplied to the depositor, and the entry will be initialled by the Postmaster and stamped with the Office stamp. The depositor will be required to sign a receipt for the Pass-book.

XVI.—If the account be opened at a Sub-Post Office, the Pass-book for the depositor will have to be obtained from the Head Office. A preliminary receipt for the amount of the first deposit will, therefore, be given to the depositor, who will be informed of the date on which he should call to receive the Pass-book. When the Pass-book is handed over to the depositor, he will be required to return this preliminary receipt, and to sign an acknowledgment for the Pass-book. The amount of the original deposit will be entered in the Pass-book at the Head Office, and the depositor will, therefore, have a guarantee that the sum has been received in that Office. He should be careful to see that the entry in the Pass-book corresponds with the amount entered in the preliminary receipt before giving up the latter.

PASS-BOOK, AND ITS IMPORTANCE.

XVII.—The Pass-book will show, in the vernacular of the district or in English, as the depositor may wish, the number of his account, with the name of the office from which the book is issued, his own name, occupation or profession, and address. No deposit can be made, and no money can be withdrawn from an account, without its production, and the Post Office will not be responsible for any sum not acknowledged in the Pass-book. Depositors should carefully examine their books before leaving the offices, and ascertain that the entries are correct. They should also be careful to keep their Pass-books in their own possession, as the Post Office will not be responsible for any loss caused to a depositor if any person shall obtain possession of the book and fraudulently obtain the payment of any sum belonging to the depositor.

LOSS OF PASS-BOOK.

XVIII.—No charge will be made for the book at first supplied to a depositor or for any books issued to him in continuation of the original book. But if a book be lost or spoiled, or if an account be re-opened after it has been closed, the depositor will have to pay one rupee for a fresh book.

MODE OF DEPOSITING MONEY AFTER AN ACCOUNT HAS BEEN OPENED.

XIX.—A depositor may deposit money at the Post Office, at which his account stands, as often as he wishes, so long as the prescribed yearly limit is not exceeded. All that he is required to do is to take or send the amount to be deposited with his Pass-book to the Post Office. The amount of his deposit will be

entered in the Pass-book and the balance struck as shown below. The entry will then be initialled by the Post master and stamped with the dated stamp of the Office, and the Pass-book returned :—

Date.	Dated stamp of the Post Office.	Amount of each deposit or withdrawal (to be entered in words).	Amount deposited.	Amount withdrawn.	Balance at credit of the depositor.	Initials of the Post-master.
			Rs. A. P.	Rs. A. P.	Rs. A. P.	
3rd April 1882	...	Deposited ten rupees ...	10 0 0	...	10 0 0	A. B. C.
15th " "	...	Deposited twenty-five rupees ...	25 0 0	...	35 0 0	A. B. C.
12th May "	...	Withdrawn three rupees ...	...	3 0 0	32 0 0	A. B. C.

XX.—If the amount be deposited at a Sub-Post Office, the depositor will receive, in addition to the receipt in his Pass-book, an acknowledgment from the Head Office, which will generally be the office at the head-quarter station of the district. This acknowledgment will be delivered to him in ordinary course through the Post Office. If it should not reach the depositor in proper time, or if, when it reaches him, it should show any signs of erasure, or should not agree with the entry in the Pass-book, the depositor should immediately apply to the Post master of the Head Office, the name of which is in the Pass-book, and renew his application again and again until he receives a satisfactory reply.

MODE OF WITHDRAWING MONEY.

XXI.—When a depositor wishes to withdraw money, he must present his Pass-book personally, or by agent, at the Post Office at which his account stands, with a printed form of application for withdrawal, which can be obtained at the Post Office, signed by himself, and showing the balance at his credit and the amount which he wishes to withdraw. If he is unable to write, he must attend personally and affix his mark or seal to the application to be attested by the signature of a witness. Should he be absolutely unable to attend personally, he must have his mark or seal affixed to the application and attested by some respectable witness, and the Post master will make payment to the person presenting this application with the Pass-book, after satisfying himself, by such enquiry as he may think proper, of the inability of the depositor to attend, and of the genuine character of the application.

XXII.—The amount to be withdrawn will be entered in the Pass-book and a fresh balance struck, as in the case of a deposit, under the initials of the Post-master and the dated stamp of the Office. The amount will then be paid to the depositor or to the person presenting the Pass-book and application, and his receipt taken, in all cases without a receipt stamp, on the Warrant of Payment.

XXIII.—If the amount be withdrawn at a Sub-Post Office, payment cannot be made until a Warrant of Payment is received from the Head Office. The depositor, therefore, or other person presenting the Pass-book and application, will be informed of the date on which he should come to the Post Office to receive payment, and will have the Pass-book returned to him. On presentation of the Pass-book on that date, or any subsequent date after the arrival of the Warrant of Payment, the amount will be paid to the depositor, or other person presenting the Pass-book, and his receipt taken, in all cases without a receipt stamp, upon the Warrant. The necessary entries will then be made in the Pass-book under the initials of the Sub-Postmaster and attested by the stamp of the Office.

INTEREST.

XXIV.—Interest will be allowed at the rate of $3\frac{1}{4}$ per cent. per annum until further orders on all deposits subject to the conditions of this rule. This interest will be allowed for each calendar month on the lowest balance at credit of an account during the period from the first day until the close of the twenty-fourth day of the month; provided that interest shall only be calculated at the rate of three pias a month on every complete sum of five rupees; provided also that no higher monthly interest than Rs. 9-6 shall be allowed on the balance of any account.

XXV.—The interest calculated as above for each month will be added to the balance of each account after the 31st March of each year. Depositors should therefore present their Pass-books as soon after that date as possible, in order that the necessary entries may be made in them. If the Pass-book be not presented for this purpose, the entry will be made on the first occasion when a deposit is made, or when money is withdrawn, after the 31st March.

TRANSFER OF ACCOUNT.

XXVI.—A depositor may have his account transferred free of charge to any Post Office that is a Money Order Office. If he should wish to transfer his account, he must present his Pass-book at the Post Office personally or send it with a written application for transfer. The Pass-book will be retained by the Postmaster, and a certificate given to him showing the amount at his credit. On presenting this at the Post Office to which his account has been transferred, he will receive a new Pass-book free of charge.

CLOSING AN ACCOUNT.

XXVII.—When a depositor wishes to close his account, he must present his Pass-book with a form of application for withdrawal of the net amount at his credit. The amount of interest due on his account up to the end of the calendar month preceding the date of presentation will be entered in the Pass-book and a final balance struck. The amount will then be paid to the depositor and his receipt taken on the Warrant of Payment. The Pass-book will be retained in the Post Office. If the application for closing an account be presented at a Sub-Office, the same procedure will be followed as in the case of an ordinary withdrawal, except that the Pass-book will be retained.

XXVIII.—If an account be closed under the orders of the Comptroller, Post Office, notice in writing will be sent to the depositor requiring him to present his Pass-book and receive payment of the balance at his credit as soon as convenient. After the date of such notice no deposit will be accepted on the account so closed, and no interest will be allowed upon the balance after the end of the calendar month preceding such date.

RE-OPENING AN ACCOUNT.

XXIX.—A depositor who has once closed an account cannot open another account until after the expiration of three months from the date of closure without the permission of the Comptroller, Post Office, and a depositor whose account has been closed by order cannot open a fresh account in any case without the permission of the Comptroller, Post Office.

POWERS OF POSTMASTER GENERAL IN CERTAIN SPECIAL CASES.

XXX.—If a depositor should die leaving in a Post Office Savings Bank a sum of money not exceeding one thousand rupees, and if probate of his will, or letter of administration of his estate, or a certificate granted under Act No. XXVII of 1860, be not produced to the Postmaster General within three months of the death of the said depositor, the Post Master General may pay the said sum of money to any person appearing to him to be entitled to receive it, or to administer the estate of the deceased.

XXXI.—If any depositor become insane, or otherwise incapable of managing his affairs, and if such insanity or incapacity be proved to the satisfaction of the Postmaster General, then the Postmaster General may, from time to time, make payment out of the deposit to any proper person.

SECRECY.

XXXII.—The officers of the Postal Department engaged in the receipt or payment of deposits are not allowed to disclose the name of any depositor or the amount deposited or withdrawn by him except to the Postmaster General, or other officers of the Department engaged in carrying out the provisions of these rules.

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PURCHASE OF GOVERNMENT SECURITIES ON BEHALF OF DEPOSITORS.

XXXIII.—If a depositor should wish that the balance at his credit or any part of it should be invested in the purchase of Government securities, he may present a written application to this effect with his Pass-book at the Post Office. The application will then be forwarded to the Comptroller, Post Office, who will take the necessary steps for making the purchase through the Comptroller General.

(a).—The paper purchased will be of the 4 per cent. loans, unless 4½ per cent. paper is specially applied for.

(b).—The investor may also specially apply that the paper remain in the custody of the Comptroller General, and that the interest be remitted as drawn to the local treasury for payment to him. In this case the Comptroller General will, if necessary, transfer the paper to the 4 per cent. loan of 1865, and will remit the interest as applied for. The investor may at any time apply through the local Post Office for the delivery to him of paper thus held by the Comptroller General. If application is not made under this clause, the paper purchased by the Comptroller General will be encased for payment of interest at the local treasury and forwarded to the Post Office for delivery to the investor.

(c).—An investor under these rules may, at any time, apply in the same way for the sale of paper purchased through the Post Office, whether held by himself or held for him by the Comptroller General.

(d).—These arrangements are intended only for persons of moderate income, who belong to a class who do not ordinarily have transactions with bankers, and the advantage of them must be refused, both by the Post Office, and, if necessary, by the Comptroller General, if the applicant is not within this definition.

The following fees will be charged :—

On purchase, 4 annas per cent.

On realisation and remittance of interest, 4 annas per cent.

On delivery out of custody, 4 annas per cent., unless the application for delivery is made within a year of the purchase.

On sales, 4 annas per cent. and any actual outlay upon brokerage.

The following are the principal rules of the Post Office Savings Banks in India which will be printed in each depositor's Pass-book in English always and, at the option of the depositor, also in the vernacular language of the district :—

WHERE AND WHEN DEPOSITS MAY BE MADE.

I.—Post Office Savings Banks are established at all Post Offices that are Money Order Offices, and are open to receive deposits daily, with the exception of Sundays and Post Office holidays, from noon till 4 p. m.

WHO MAY DEPOSIT—WHAT THEY MAY DEPOSIT—WHAT GOVERNMENT PROMISES TO DO WITH REGARD TO DEPOSITS.

II.—At these banks any person—man, woman or child—may deposit money. No sum less than four annas, and no sum that is not a multiple of four annas can be received, and no one is allowed to deposit more than Rs. 500 in all in the year. Government promises to repay the money, with interest, to the person depositing it in his or her own name, whether man, woman or child. Parents and other relatives can also deposit money on behalf of minors—that is, of persons who have not completed the age of 18 years—but Government will not pay this money, during the minority of the minors, to any one except their legal guardians.

INTEREST ON DEPOSITS HOW CALCULATED AND PAID.

III.—Interest is allowed, until further orders, at the rate of one pice, or three pies, a month on every complete sum of five rupees. It will be calculated on the lowest balance at the credit of an account on any date from the first to the close of the twenty-fourth day of a month. The amount of interest will be added to each account once a year after the 31st March.

HOW TO MAKE A FIRST DEPOSIT.

IV.—On making a first deposit, every person must give his name, occupation and residence. A Native must also give his father's name and caste. He must then sign the following declaration, or, should he be unable to write, affix his mark or seal to it at the Post Office in the presence of a witness, who will attest it with his signature.

FORM OF DECLARATION.

I hereby declare that the Post Office Savings Banks Rules have been read $\left\{ \begin{array}{l} \text{by me} \\ \text{to me} \end{array} \right\}$, and that I accept them as binding upon me. I further declare that I have no account in my own name at any Government Savings Banks.

Depositor.

DEPOSITOR'S BOOK—ITS USE AND IMPORTANCE.

V.—A Pass-book will be given to every depositor, free of charge, when he makes his first deposit. This will show, in the vernacular of the district, or in English, as the depositor may wish, the number of his account, with the name of the Office from which the book is issued, his own name, occupation and residence. Money cannot be paid in or taken out without the production of this book, and the Postmaster will enter in it every sum of money paid in or taken out, strike the balance on each occasion, and sign the entry and stamp it with the Office stamp. The depositor must present the Pass-book after the 31st March of each year in order that the interest due may be added to the principal in the book, and he must always carefully examine the entries made in his book before leaving the office. On no occasion should he allow the Pass-book to remain at the Post Office, unless his account is finally closed. The Pass-book is his private property, and must be kept carefully in his own hands. Should he lose the book, or allow it to be spoiled, he will have to pay one rupee for a fresh book.

HOW TO MAKE A SECOND OR THIRD DEPOSIT—DEPOSITOR AT SUB-POST OFFICE ENTITLED TO SPECIAL RECEIPT.

VI.—When a depositor wishes to deposit money after the first time, all that he has to do is to send or present the money with his Pass-book at the Post Office. If this money be paid in at a Sub-Office, the depositor will receive, in addition to the receipt in the book, an acknowledgment by post from the Head Office. If this acknowledgment should not reach him, or if it should have any corrections in it, or should not tally with the entry in the book, he must write to the Postmaster at the Head Office, the name of which is in his book, and should renew his application again and again until he receives a satisfactory reply.

HOW TO WITHDRAW MONEY.

VII.—A depositor may withdraw money once a week not less than four annas, and no sum that is not a multiple of four annas. He must make an application on a printed form, which he can obtain at the Post Office. If he can write, he can sign the form and send it to the Post Office with his Pass-book. If he cannot write, he must attend the Post Office and affix his mark or seal to the form, to be attested by the signature of a witness. Payment will then be made to the depositor, or to the person presenting the signed application and Pass-book, and his receipt taken, in all cases without a receipt stamp, on the order for payment. At a Sub-Office payment cannot be made until an order of payment is received from the Head Office. The depositor will be told on what day to come for the money, and on that day payment will be made as above to the person presenting his Pass-book. If a depositor wishes to withdraw the whole of his money, he must follow the same procedure.

HOW TO TRANSFER DEPOSITS.

VIII.—A depositor can transfer his deposit, without charge, to any other Post Office that is a Money Order Office. If he should wish to transfer his account, he must present his Pass-book at the Post Office, or he can send a written application asking for the transfer with his Pass-book. The Pass-book will be retained by the Postmaster, and a receipt given to him showing the amount at his credit. On presenting this receipt at the Post Office to which his account is transferred, he will receive a new Pass-book free of charge.

HOW DEPOSITOR CAN OBTAIN FURTHER INFORMATION.

IX.—If any further information be required on any point connected with the Post Office Savings Banks, detailed rules will be found in the Postal Guide, or can be seen at any Post Office.

POST OFFICE OFFICIALS BOUND TO SECRECY.

X.—The officers of the Post Office are not allowed to disclose the name of any depositor or the amount deposited or withdrawn by him to any one not belonging to the Postal Department.

Enclosure to P. W. D. Resolution No. 116 G. of 1884.

APPENDIX.

Illustrative Statement showing, approximately, the sum that would be at the credit in each year of service of a person who began by subscribing Rs. 5 monthly in his first year, Rs. 7-8 in his sixth, Rs. 10 in his 11th, Rs. 12-8 in his 16th, Rs. 15 in his 21st and Rs. 20 in his 26th year of service, to a Savings Bank, interest being allowed to accumulate at 3-75 per cent.

Year of service.	AMOUNT AT END OF EACH YEAR OF SERVICE OF MONTHLY SUBSCRIPTIONS TO THE SAVINGS BANK MADE AS SHOWN IN THE RESPECTIVE COLUMNS, INTEREST BEING ALLOWED TO ACCUMULATE AT 3-75 PER CENT.						Grand total of accumulated subscription at end of each year.
	Monthly subscription of Rs. 5 continued through-out service.	Additional subscription of Rs. 2-8 commencing in 6th year of service.	Further subscription of Rs. 2-8 commencing in 11th year of service.	Further subscription of Rs. 2-8 commencing in 16th year of service.	Further subscription of Rs. 2-8 commencing in 21st year of service.	Further subscription of Rs. 5 commencing in 26th year of service.	
1	2	3	4	5	6	7	8
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1	61						61
2	125						125
3	190						190
4	259						259
5	330						330
6	403						403
7	480	31					511
8	559	62					621
9	641	95					736
10	726	129					855
11	815	165					980
12	907	202	31				1,109
13	1,002	240	62				1,244
14	1,101	279	95				1,375
15	1,203	321	129				1,503
16	1,310	363	165				1,638
17	1,420	407	202	31			1,770
18	1,535	453	240	62			1,900
19	1,653	501	279	95			2,028
20	1,777	550	321	129			2,157
21	1,904	602	363	165			2,284
22	2,037	655	407	202	31		2,408
23	2,175	710	453	240	62		2,529
24	2,318	767	501	280	95		2,647
25	2,466	827	550	321	129		2,763
26	2,619	888	602	363	165		2,877
27	2,779	952	655	407	202	61	2,989
28	2,932	1,019	710	453	240	125	3,100
29	3,091	1,087	767	501	279	190	3,210
30	3,257	1,159	827	550	321	259	3,326
		1,233	888	602	363	330	3,443

Explanation of table.—If a fixed sum A is paid into the Savings Bank every month and bears simple interest from date of payment, R being the rate per cent.; the amount of interest at the end of the year will be $\frac{A \times R}{100 \times 12} + \frac{2A \times R}{100 \times 12} + \frac{3A \times R}{100 \times 12} + \dots + \frac{12A \times R}{100 \times 12} = \frac{A \times R}{100} \times \frac{1+2+3+\dots+12}{12}$. Thus when the monthly subscription is Rs. 5, the amount of any year's subscription is Rs. 61-21875. From this the amount at the end of each successive year is obtained as in column 2. The new subscriptions of Rs. 2-8 commencing in the 6th, 11th, 16th and 21st years are for each year half the corresponding amounts in the first column; in the 26th year, when an additional subscription of Rs. 5 is supposed to be made, the amounts for the 5 years, 26th—30th, are of course the same as for the first 5 years. Adding the sums in the six columns together, the total at credit at end of each year is obtained as shown in column 8.

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GOVERNMENT OF INDIA.
PUBLIC WORKS DEPARTMENT
GENERAL.

To

No. 116 G.

Dated January 24, 1884.

Received

Advantages of the Government Savings Bank
as affording a Provident Fund for subordinates in
the Uncovenanted Service.

No. 519, P. W. D. Press.—25-1-84—625.

with order

Seal
relat

N^o 3195 of 7th February/84

Communicated
to the officers of the
Public Works Dept.
for the information of
Subordinates generally.

CJ.

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6-2-84.

C. G. for J.
C. G. for Kys.
Ex. P. L. W.
Ex. Ry. acc'ts.
S. G.
C. H. to for.
Genl. Supt. P. L. S.
Supt. M. H. Works.

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Govt. of (1883) Madras.

PUBLIC WORKS.

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Dated

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G.O. 7th Feb 1882 No. 3194.

Government Savings
Bank.

Observations of the
Sd Comr the advantages
of the — as affording
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Service. Commends the
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