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MADRAS RECORD OFFICE.

Government of Madras.

Rubbie DEPARTMENT.

G.O. No.	766	Press Mis.
Dated	3-8-1866	

Not to be folded or roughly handled

28.9.36

3rd August 1866.

Read the following:—

No. 17. Letter from J. GEOGHEGAN, Esq. Officiating Junior Secretary to the Government of Bengal, to the Secretary to the Government of India, Home Department—(No. 2508, dated Fort William, the 11th May 1866).

I am directed to state, for the information of His Excellency the Governor General in Council, that the receipt, with the endorsement from your Office, No. 4266, dated 17th November 1865, of a Bill of Exchange on London, sent by way of a remittance from a cooly emigrated to St. Croix to a relative in Benares, suggested to the Lieutenant Governor the question whether some simpler system of remittances might not be devised on behalf of emigrants. The Protector was therefore called on for his views.

* Copy annexed with enclosures.

These will be found in the annexed Report,* No. 144, dated 10th ultimo, in

which he submits a set of Rules on the subject that have been recently passed by the Government of the Mauritius. His Honor has little doubt that neither the Danish Government nor the West Indian British Colonial Governments would have any objection to adopt a similar plan to that now at work in Mauritius. If those Governments will bear the risk of adverse exchange, and undertake to make payments in Calcutta at two Rupees the Dollar, or two Shillings the Rupee, according to the currency of the Colony, His Honor thinks the Government of India should meet them half-way, and undertake to remit the sums from Calcutta to the Mofussil Treasuries free of charge. Remittances are not numerous, the emigrants generally bringing their savings with them on a return in a lump sum; and although, doubtless, the introduction of such system as is now proposed would increase their number considerably, yet the loss that the system would entail either on the Colonial or Indian Government, if any, would be so infinitesimal as to bear no proportion to the benefit afforded to the emigrants. I am accordingly to suggest that, should the scheme receive the approval of His Excellency the Governor General in Council, the necessary steps may be taken to urge upon the Danish as well as the British Colonial Governments the adoption of a plan of Indian immigrant remittances similar to that introduced in Mauritius, and that the Offices of Account may be instructed to relieve all such *bona fide* remittances from any charge for transmission from Calcutta into the interior.

2. I am to add that the Bill of Exchange from St. Croix has been negotiated, and the proceeds remitted to the Magistrate of Benares, by whom they have been made over to the person for whom they were intended.

From Captain C. BURBANK, Protector of Emigrants, to the Officiating Junior Secretary to the Government of Bengal: dated Calcutta, the 10th April 1866, No. 144.

With reference to your letter, No. 1601, of the 19th ultimo, and previous correspondence, I beg to propose the following for the consideration of His Honor the Lieutenant Governor:—

In devising a scheme for the purpose of making the charge for remittances on the part of cooly emigrants, bearable by the Colonial Governments, it will be desirable to dissect the nature of those charges accruing upon said remittances as affording a two-fold proof.

1st.—Whether the cooly is, and to what extent he may be, a sufferer from the fluctuations of the exchanges.

*Proceedings of the Madras Government, Public Department,
3rd August 1866.*

2nd.—Whether any sacrifice of importance would have to be imposed upon the Colonial Governments, consequent upon their being required to bear the burthen of emigrants' remittances.

Mauritius and Bourbon having direct monetary transactions with India, have to be considered separately from the West India Islands, to which England is the medium for remittances, and I propose to deal with the latter first.

According to accounts received from Demerara and Trinidad, dated 26th January 1866, the exchange on London for Bills at sixty days' sight was \$485 for £100, or for Bills under £20 \$500 for £100, being equivalent to 4 Shillings Sterling for every Dollar, or the rate at which the emigrant receives his wages. This proves that the Colonial Governments can transmit the money paid into their Treasury by the emigrant in either Demerara or Trinidad, to London without any loss to itself.

For this money, the Colonial Government has of course to provide remittances on Calcutta and the Governments of India, bi-monthly drawings on India being available to the Colonial Governments as well as to the public at large, the published rates of these drawings afford the best standard in the endeavour to arrive at a medium rate of exchange. The last accounts known, 29th March, were 2-1½ on Calcutta.

At times of extraordinary demand for money in India, the exchange has been known to rise to 2 Shillings and half Penny; but it is reasonable to assume that the Government drafts would be available to the Colonial Governments throughout the year at an average rate of 1 Rupee, or 2 Shillings Sterling.

The correctness of the above inferences admitted, it follows that \$50, paid by an emigrant in the West Indies, are, at the exchange of \$500 for £100, equivalent to £10 in London, and these again at the exchange of 2 Shillings for the Rupee represent Rupees 100 in Calcutta.

The Mauritius and Bourbon having money dealings with this country in a direct line, it is the parity of exchanges that has to be searched for; but although great fluctuations do take place in consequence of the periodical increase or falling off of the exports from this country, still I am assured upon reliable authority that 50 cents may be safely accepted as the equivalent for 1 Rupee, or the same rate at which I presume the emigrant is entitled to his wages.

And this proves for these Colonies again as in the case of the West Indies, that with proper management emigrants' remittances to their families in India can be made payable in Calcutta without any loss to the Colonial Governments.

The above remarks apply only to ordinary times of repose of finance and of trade, and do not take into account monetary and commercial revolutions, which, as to their nature, may as safely benefit the transmission of money from the Colonies as the reverse. A commercial crisis, in Trinidad for instance, would probably enable the Government to lay down the money received from the emigrant in London at an advantage to itself, of from 5 to 10 per cent., whilst a monetary crisis in London might reduce the exchange on England to an extent that would involve a similar loss on the money received in Trinidad. If, on the other hand, it should occur again that the Indian Government in London refuse to draw on India, except at the prohibitory rate of 2 Shillings and 2 Pence for the Rupee, as it did in 1857-58, a clear loss of 8 per cent. would fall upon the Colonial Government. But such extremes, known to occur at long intervals only, may be safely left out of consideration for the purpose in hand.

Whilst the fact stands that, under ordinary circumstances, the Colonial Governments would be able to undertake the remittance of emigrants' savings to Calcutta without any pecuniary sacrifice on their part, there can be very little doubt that the ignorant emigrant, left to his own devices to find out the channels for transmission of his money to Calcutta, will, through the insignificance of his individual requirements, his want of knowledge of routine, and the greediness of money-dealers of private banks, on whom he would have to resort in the generality of cases, be quite unable to

*Proceedings of the Madras Government, Public Department,
3rd August 1866.*

save himself from material losses which, under an organized system of Government remittance, may, as shewn above, be avoided.

Assuming the daily saving on the part of an emigrant of about 4 Annas a day upon a gross earning of 12 to 14 Annas, the sum available for remittance to India would amount to, in round numbers, Rupees 100 a year, on which a loss of say only 5 per cent. in exchange amounting to Rupees 5, the equivalent of a month's expenditure of a cooly in India, leaves on the face of it such a strong proof of hardship as to justify the Government of India in demanding the Colonial Governments to take charge of the financial interests of emigrants even at a loss to the Colonies.

I have traced the remittances to Calcutta now, but until it reaches the family of the sender, many difficulties and expenses have to be met which, it is proposed, should fall to the charge of the Colonial Governments.

The General Treasury in Calcutta charges a premium varying from ½ to 1½ per cent. upon drafts on the Inland Treasuries, it occasionally refuses to draw, and if the expectants of the money have to apply to a shroff in the interior, in order to get at the money through his interference, it may be safely assumed that the money is not touched at a smaller sacrifice than 5 per cent.

It is very desirable that the remittance of emigrants' money from Calcutta into the interior should be reduced to a system, and as the action of the Colonial Government Agents here, whom I would propose to make the Emigrants' Agent through his Government, would be powerless or beset with many difficulties, without some assistance of the Government of India. I would respectfully propose that instructions be given to the Treasurer, that all applications on the part of any Colonial Emigration Agent in Calcutta, for drafts on any place in India where a Government Treasury exists, should be complied with.

The Treasurers to be at liberty to fix their own rate in the interest of Government, and to prevent it from losses. The material point would be only that the Colonial Agent could always be certain of his requirements. The proposal granted (and the probable insignificance of the sum total required yearly complied with, the evident usefulness of the step would probably over-rule minor objections that might present themselves to the Government against such a rule), it appears to me that the *modus operandi* would be simple in the extreme.

I have the honor to propose, first, an emigrant tendering, say \$50, to the authorities in any Colony, should in return receive a document in which the Government engage to pay the sum of Rupees 100 in the Treasury in India (to be named by the emigrant) nearest to the domicile of the person or the persons for whom the remittance is intended; and as the emigrant's letter may be posted by the out-going Indian Mail, whilst some delay might and is sure to occur between the cashing of the drafts on London and the purchase of the drafts on India, this Promissory Note should be returnable a month after arrival only.

Mauritius and Bourbon letters coming direct to this country, the respite of a month is not required; but as a few days' delay would be unavoidable in order to procure the Treasury drafts, I propose that these Promissory Notes should be returnable a fortnight after arrival.

Thus the West India Governments should be requested to make arrangements with their Agents or the Crown Office in London, and provide by funds or otherwise for the eventualities of the exchange, so that on no occasion shall a remittance, smaller than Rupees 100 at sight, be made on Calcutta for \$50. Emigrants' money received in the Island, or if this arrangement should be inconvenient to the Colonial Governments, that their Agent here should have to make up every and any difference between the actual exchange, and the parity agreed upon. For instance, if in any case of adverse exchange, the proceeds of a payment of \$50 in Demerara should result in a remittance of Rupees 98 only, the Agent here shall be obliged to make up the difference of Rupees 2.

4 *Proceedings of the Madras Government, Public Department,*
3rd August 1866.

Moreover, the Agents here should be required to pay here into the Treasury, out of the funds of their Government, any and every premium that may be chargeable for a draft on an Inland Treasury, so that if a Promissory Note is returnable in the Collectorate at Bhaugulpore for Rupees 100, and the Treasurer requires a premium of one per cent., the Agent should have to procure a draft for the full amount of Rupees 100, and defray the charge of one Rupee for premium out of the funds of his Government.

The simplest plan would be that were the Colonial Governments to send a duplicate of their Promissory Note to their Agent, which he might produce to the Treasurer here as an authority for his demanding a draft, and if he was directed to send it with the draft to the Collector of Bhaugulpore, this duplicate would serve as a cheque against forgery to the latter.

The recipient of the remittance should, in all instances, be instructed to present the Promissory Note at the Treasury indicated, a month after receipt, or in the case of Mauritius or Bourbon a fortnight after receipt; and the Collector having, in the meantime, received the remittance upon his own Treasury by the Agent, would be enabled to assure himself by means of the duplicate Promissory Note, that he paid the money to the parties lawfully entitled to it.

The Government Collectors would have to be instructed to perform these small services to the Emigration Agents, and to see that, on payment of the Treasury draft, the recipients of the money duly acquit the original Promissory Note, as well as the duplicate received from the Emigration Agent with the draft; and that the Collector should be required to return these two documents to the Emigration Agent in Calcutta, who would have to send the receipted original back to his Government as a proof of payment, and might retain the duplicate in Calcutta as a voucher for himself.

While considering the above I was favored with the accompanying copy of rules specially framed by the Mauritius Government to facilitate the transmission of remittances from that Colony. Mr. Eales, in forwarding these rules of his Government with his letter No. 42 (copy forwarded), for the consideration of the Government of Bengal, considers them well adapted to the purpose required and applicable to other Colonies.

These rules appear to be rules of routine for transmitting emigrants' money, and are so far well adapted to that purpose; but if Indian emigrants' money is to be remitted to his home at the expense of the Colony in which he is laboring, something more is required which has been my endeavour to supply.

From C. EALES, Esq., Emigration Agent to the Government of Mauritius, to the Protector of Emigrants—(No. 42, dated the 22nd March 1866).

Since I last addressed you on the 7th instant, on the subject of remitting money by Indian emigrants from the different Colonies, I have received from the Mauritius Government a communication on the subject, together with a set of rules which have been specially framed with a view to facilitate the transmission of money to India by emigrants employed in that Colony, and as it appears to me that these rules are well adapted to the purpose, and can be made applicable to each Colony where Indian emigrants are located, I take leave to transmit a copy of the same for the consideration of Government of Bengal.

From F. B. GELD, Esq., Colonial Secretary, to the Emigration Agent, Calcutta—(dated the 22nd January 1866).

GENERAL BRANCH REGISTER No. A.116.

[In any future correspondence on this subject, the above No. should be quoted.]

Mr. Marsh, Special Commissioner of this Government to India, having suggested that facilities should be given to the coolies emigrating to this port to transmit money to their relatives in India, whenever they may wish to do so, and this suggestion having met with His

3
5 *Proceedings of the Madras Government, Public Department,*
3rd August 1866.

Excellency the Governor's approval, I am directed to forward, for your information, the enclosed copy of Rules which have been framed, with a view to facilitate the transmission of money to India by immigrants employed in this Colony.

I am also directed to transmit to you the enclosed copies* of the explanation in Hindoostanee language of the above-mentioned Rules, and to request that you will cause the same to be posted in conspicuous places in and outside of the emigration depôt for this Colony at your port.

* A single copy only received. Memorandum shall be applied for.

Rules for the transmission of money from Mauritius to India on behalf of Immigrants.

1. Immigrants who wish to remit money to India may pay it into the Immigration Office.
2. Every such Immigrant shall, in the first instance, address himself to the Chief Clerk, and state the amount he desires to remit, which amount the Chief Clerk shall write on a slip of paper prepared for that purpose, and forward to the Cashier.
After counting the money, the Cashier shall put his initials on the slip of paper aforesaid and return it to the Chief Clerk, who shall file the same; the Cashier shall then give the Immigrant a receipt for his money, which receipt shall be countersigned by the Protector of Immigrants.
3. Every sum so paid to the Cashier of the Immigration Office shall be registered by him in a book kept in the form of the Schedule A hereunto annexed.
4. All such sums shall be paid into the Treasury at the end of every week.
5. A transcript of the entries made in that book shall be sent by the Protector of Immigrants to the Treasurer at the end of every month.
6. Each of our Emigration Agents shall be apprised by the Protector of Immigrants, at the end of every month, of the various sums received for remittance to his part of India, and full particulars shall be given to him of the destination of each sum.
7. Our Emigration Agents shall be authorized to pay out to the parties to whom they are addressed all such sums received in Mauritius for transmission to India.
8. The payments shall be made in the presence of the Emigration Agents, and of their Chief Clerks.
9. An acquittance in triplicate, in the form of the Schedule B hereunto annexed, shall be taken from each recipient.
10. One copy of the acquittance shall be numbered and filed in the Agent's Office, another forwarded to the Protector of Immigrants, and the third to the Auditor General.
11. A Quarterly Return shall be regularly sent by each Agent to the Protector of Immigrants, and a copy thereof to the Auditor General, showing the amounts paid out as hereabove directed, and all those which may have remained unclaimed.
12. The Protector of Immigrants shall, at the beginning of each year, send to the Treasurer and the Auditor a Statement showing the amounts received by him, during the preceding year, the amount paid in India on account thereof, and the balance unclaimed to the 31st December.

(Signed) H. N. D. BEYTS,

Protector.

(„) W. W. R. KERR,

Treasurer.

*Proceedings of the Madras Government, Public Department,
3rd August 1866.*

A.
Register of sums received in the Immigration Office for transmission to

Particulars referring to the address.			
To whom addressed.	Residence.		
	Approximate age.		
	Calling.		
	Sex.		
	Father's name.		
Name.			
Amount received.	Rupees.		
	Annas.		
	Pie.		
Immigrant from whom received.	Residence.		
	Calling.		
	Sex.		
	Immigration number.		
	Father's name.		
	Name.		
Date of reception.			
Number of receipt.			

*Proceedings of the Madras Government, Public Department,
3rd August 1866.*

B.
Received from Esq., Emigration Agent for Mauritius, the sum of
Rupees and Annas, being the amount paid into the Immigration Office, Mauritius,
on last by for remittance to me.
(Date
Signature of recipient.

Paid in presence.

Emigration Agent for Mauritius.
Chief Clerk of Mauritius Agency Office.

No. 1575.

Forwarded to the Financial Department for an expression of opinion on the
proposal made therein, and return requested.

By Order.

HOME DEPARTMENT,
SIMLA,
The 6th June 1866.

(Signed) A. P. HOWELL,
Under Secy. to the Govt. of India.

From the Under Secretary to the Government of India, to the Secretary to the
Government of Bengal; dated Simla, 26th June 1866, No. 2226.

Home Department.

I am directed to acknowledge the receipt of Mr. Geoghegan's letter No. 2508,
dated the 11th May, suggesting the adoption generally by the several Colonies,
British and Foreign, of the rules now prevailing in the Mauritius for remittances
from cooly emigrants to India.

2. In reply, I am to state that the Governor General in Council approves of
the proposal, and will recommend it for adoption to Her Majesty's Government.

No. 2227.

Copy of the correspondence forwarded to the Government of Fort Saint George,
for information.

(Signed) A. P. HOWELL,
Under Secy. to the Govt. of India.

No. 18. ORDER THEREON, 3rd August 1866, No. 766.
Communicated to the Protector of Emigrants for information.
(True Extract).

Chief Secretary.

To the Protector of Emigrants, with the correspondence.

Exd. J. Tulloch.

1 5
No. 2226.

FROM

A. P. HOWELL, Esq.,
Under-Secretary to the Government of India,

TO

THE HON'BLE A. EDEN,
Secretary to the Government of Bengal.

Home Department.

Simla, the 26th June 1866.

SIR,

I AM directed to acknowledge the receipt of Mr. Geoghegan's letter No. 2508, dated the 11th May, suggesting the adoption generally by the several Colonies, British and Foreign, of the rules now prevailing in the Mauritius for remittances from cooly emigrants to India.

2. In reply, I am to state that the Governor General in Council approves of the proposal, and will recommend it for adoption to Her Majesty's Government.

I have the honor to be,

SIR,

Your most obedient Servant,

(Signed) A. P. HOWELL,
Under-Secretary to the Government of India.

No. 2227

Copy of the correspondence forwarded to the Government of Saint George for information.

[Signature]
Under-Secretary to the Government of India.

6 spare Copies

Sept 1866

Public 1866 Dept
from
Under Secy to Govt of
Ariz - Home Dept
No 2227

1866

Apr 26 June 1866
Apr 24 Aug 1866

Rec 16 SE each of the two

No 919

Forward, for adoption
if approved, the rules
now prevailing in the
Territory for penitentiaries
from County Penitentiary to
Ariz -

With an order

17. 18.

3^d August 1866 No 766.
Communicated to
the Director of Immigrants
for information.

To the Pres. of Am. } Sept 3/66
with the correspondence

215