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MADRAS RECORD OFFICE

GOVERNMENT OF MADRAS

REV DEPARTMENT

G.O. No.	158	Press
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No. 39. Read the following letter from the Officiating Under Secretary to the Government of India, Financial Department, to the Comptroller-General, dated Simla, 30th November 1872, No. 3103 (Accounts) :—

I am directed to acknowledge the receipt of your report, dated 2nd September 1872, on the working of the Money Order system in India for the year ending 31st March 1872.

2. In reply, I am directed to communicate the following observations and orders.

3. The number of Offices opened at the end of 1871-72 was 355, being 26 more than the number open at the end of 1870-71 ; 8,511 more orders were issued and 9,573 more orders were paid in 1871-72 than in 1870-71, but the amount received decreased from £1,305,592 to £1,251,412, or by £54,180, and the amount paid fell off from £1,299,762 to £1,255,749, or by £44,013.

4. For the first time in the history of the department the amount paid has exceeded the amount received ; but the excess was trifling (£4,337), and the amount received since the beginning of the system (£6,214,146) exceeds the amount paid (£6,166,756) by £47,390. It is much to be regretted that you are still unable to submit a correct statement of outstanding orders. Every effort must be made to discover and remove the causes of the differences in this matter between the books of the Money Order Department and the general books of the Empire.

5. The total charges of the department to date are not stated. In future, columns should be added to the statement in paragraph 23, showing the charges debited in each year and the net profit of each year.

6. Meanwhile, it is noted that the profits of 1871-72 (£6,618) are less than the profits of 1870-71 (£7,233) by £615. The falling off of business which has led to this decrease of profit occurred almost entirely in Lower Bengal, and is attributed, in paragraphs 27 and 35 of your report, to the extended facilities given for the use of currency notes for purposes of remittance.

7. In the concluding part of your report you refer to two matters which have frequently attracted attention in the working of the department,—

First, the frequent instances of fraud and defalcation, and

Second, the very common complaint of the insufficiency of the remuneration allowed to the Agents.

8. It is probably true, as suggested by you, that there would be little room for fraud if the proceedings of the Agents were constantly and carefully supervised ; but experience shows that, perhaps, owing to the multiplicity of the more important duties of Collectors, such supervision cannot, in practice, be secured.

9. You are of opinion that no complaints of the insufficiency of the remuneration of Agents would have arisen if the Government had, in the first instance, simply required the Collectors' establishments to conduct the duties of the department without additional pay.

10. Approving of the suggestions contained in paragraphs 45 to 47 of your report, the Governor-General in Council is pleased to decide that the office of Money Order Agent shall be abolished, and that the issue and payment of Money Orders, except at the Presidency Towns, shall henceforth be a part of the duties of

the Treasury Establishment. Should this cause too great an addition to the work of any Treasury, assistance will be given to it. You are authorized to issue the necessary orders for carrying out the change of system.

11. The Offices where the amount of business transacted is inconsiderable may, as suggested by you, be closed.

ORDER.—Ordered that a copy of the report and of this order be communicated to the several Local Governments, and Offices of Account, and to the Chambers of Commerce, and that a copy be forwarded to the Home Department for publication in the Supplement to the *Gazette of India*.

(Signed) D. BARBOUR,
Offg. Under Secy. to the Govt. of India.

Fifth Annual Report on the Transactions of the Money Order Department in India, 1871-72.

From the Comptroller-General, to the Secretary to the Government of India, Financial Department,

dated Calcutta, 2nd September 1872.

I have the honour to submit my report on the working of the Money Order system in India for the year ending 31st March last (together with its appendices as per margin), which is produced four months earlier than its predecessor, although delayed owing to sickness in the office.

No. I.—Statement of orders issued and paid at each office in India, and commission realized during the year 1871-72.
„ II.—Statement of issues, payments, and commission according to Presidencies and Circles.
„ III.—Statement showing issues and payments of one Presidency and Circle on account of other Presidencies and Circles.
„ IV.—Cost of management.
„ V.—Statement showing revenue for 1871-72.
„ VI.—Statement showing excess of payments and drawings to and from Treasuries on account of each office.
„ VII.—Transactions, management, and revenue from 1862 to 1872.
„ VIII.—Statement of profits and losses.
„ IX.—Statement showing the proportionate strength and cost of establishment, &c.
„ X.—Statement of lapsed orders.

It was my intention to have added a statement of outstanding orders to the other appendices to the report; but I have been as yet unable to reconcile it with the outstanding balance as shown on the general books of my office.

2. The working of the past official year is reviewed under the following heads :—

I.—Extension of the system.
II.—Comparison of transactions.
III.—Profits and losses.
IV.—General remarks and suggestions.

3. The number of active Money Order Offices in the several Presidencies and Circles were at the close of the year—

Lower Provinces, Bengal	99	
North-Western Provinces	38	
Punjab	36	
Central Provinces	19	
Oudh	12	
British Burmah	13	
Political Treasuries	7	
	—	224
Bombay		38
Madras		72
Berar		11
Mysore		9
Total		354

4. The following alterations in the number of agencies under the several Governments and Administrations have taken place during the year.

5. In the Lower Provinces of Bengal eleven new offices were opened, viz.:—

At Bettiah	*In Chumparun.
Bongong	„ Nuddea.
Brahmanbariah	„ Comillah.
Chooadangah	„ Nuddea.
Hajeepore	„ Tirhoot.
Jajpore	„ Cuttack.
Kooshtea	„ Nuddea.
Kishengunge	„ Purneah.
Meherpore	„ Nuddea.
North Luckhimpore	„ Assam.
Ranaghat	„ Nuddea.

And at Pakour, where the office had been closed in June 1868.

6. Sanction had been obtained for opening an agency at Sasseeram in Shahabad before the submission of last year's report. The agency, however, has not been opened, owing to a difficulty in obtaining a properly-qualified clerk to conduct the duties of the office.

7. In the North-Western Provinces the Ajmeer agency was transferred to the Government of India from the 1st July 1871, and its transactions for the first three months will be, consequently, found under the head "North-Western Provinces," and for the remaining nine months under "Political Treasuries."

8. A new office was opened in the Punjab at Madhopore, a sub-division of Goordaspore, and the agency at Sirsa was re-opened.

9. There have been two offices added to those of last year under "Political Treasuries," viz., one at Ajmere as stated above, and one (a new office) at Nusseerabad, a sub-division of Ajmere.

10. In the Bombay Presidency five new agencies were opened, viz., at Barsee, Chiplun, Disa, Rajapore, and Vengurla. The offices at Sukkur and Warungam were closed, owing to the transactions being small.

11. Nine new agencies were opened in the Madras Presidency; but there were transactions in seven only; the offices opened were—

Ahtoor	In Salem.
Bhowany	„ Coimbatore.
Jamalamadoogoo	„ Cuddapah.
Juggiahpettah	„ Kistna.
Koraput	„ Vizagapatam.
Virdachellum	South Arcot.
Ponany	Malabar.
Badagura	„ Malabar.
Coligal	„ Coimbatore.

There were no transactions at Badagura or Coligal.

The offices at Ellore, Porto Novo, Trichore, and Kundapore were clo.

12. In Berar three new agencies were opened, viz., at Aurungabad, Jaulna, and Lingsoogoo; it has been found impossible to re-open the agency at Secunderabad, owing to the want of an agent.

13. The cash transactions of the year, as compared with those of the previous year, show a falling off on both sides, as may be seen by a reference to Appendices II. and V., although the actual number of orders issued and paid slightly exceeds that of the previous year. Owing to this decrease in the amounts of issues and payments, the commission realized is, necessarily, less and the profit smaller.

The transactions of the year may be summarized as follows :—

Office open	355	against	329 in 1870-71.
Number of orders issued	2,51,213	„	2,42,702 „
Amount of orders issued	1,25,14,115	„	1,30,55,924 „
Number of orders paid	2,50,741	„	2,41,168 „
Amount of orders paid	1,25,57,487	„	1,29,97,617 „
Commission	1,41,287	„	1,46,206 „
Lapsed orders	7,813	„	8,615 „
Charges	82,954	„	82,491 „
Profit	66,130	„	72,330 „

* No transactions till April last.

14. The slight excess under charges is principally owing to an increase of establishment as to printing charges incurred by the introduction of some new forms. A reduction is shown under stationery and postage.

15. The following statement shows general results provincially and in the aggregate.

16. The number of orders issued was as follows :—

—	During 1868-69.	During 1869-70.	During 1870-71.	During 1871-72.
	No.	No.	No.	No.
In the Lower Provinces of Bengal	53,045	61,756	65,328	57,117
,, the North-Western Provinces	25,108	32,691	39,250	41,483
,, Oudh	8,248	11,343	12,956	13,994
,, the Punjab	22,311	25,681	28,611	30,588
,, the Central Provinces	11,212	13,650	16,315	18,212
,, British Burmah	6,980	8,198	8,715	9,140
,, Ajmere	.....	.....	.....	422
,, Gwalior and Morar	.....	.....	1,233	2,555
,, Indore	.....	.....	91	1,271
,, Mercara (Coorg)	674	555	899	994
,, Nusseerabad	.....	.....	.....	250
,, Port Blair	946	930	635	758
,, Sehore (Bhopal)	.....	.....	602	774
Total of Bengal Presidency ...	1,28,524	1,54,804	1,74,635	1,77,558
In the Bombay Presidency	14,073	21,189	24,832	25,938
,, the Madras Presidency	15,539	22,765	27,196	27,621
,, the Berar Circle	3,228	4,819	6,180	10,409
,, the Mysore Circle	4,595	7,204	9,859	9,687
Total ...	1,65,959	2,10,781	2,42,702	2,51,213

17. The amount of orders issued aggregated—

—	During 1868-69.	During 1869-70.	During 1870-71.	During 1871-72.
	RS.	RS.	RS.	RS.
In the Lower Provinces of Bengal	34,09,543	38,10,169	38,46,506	30,35,893
,, the North-Western Provinces	11,33,069	13,83,016	17,19,836	16,68,292
,, Oudh	4,70,312	6,10,674	6,51,770	6,51,025
,, the Punjab	10,41,784	11,31,600	13,23,558	13,62,027
,, the Central Provinces	6,75,225	7,49,723	9,22,346	9,84,206
,, British Burmah	4,81,081	5,24,357	5,26,443	5,31,659
,, Ajmere	.....	.....	.....	21,294
,, Gwalior and Morar	.....	.....	53,738	1,16,097
,, Indore	.....	.....	3,372	49,415
,, Mercara (Coorg)	21,992	18,211	32,302	31,238
,, Nusseerabad	.....	.....	.....	13,518
,, Port Blair	84,046	82,798	33,122	43,674
,, Sehore (Bhopal)	.....	.....	40,481	39,902
Total of Bengal Presidency ...	73,17,052	83,10,548	91,53,474	85,48,840
In the Bombay Presidency	9,94,552	15,01,966	16,76,277	15,31,561
,, the Madras Presidency	8,10,351	12,19,601	13,70,797	13,65,671
,, the Berar Circle	1,97,700	2,81,137	3,38,784	6,24,439
,, the Mysore Circle	2,28,778	3,50,086	5,16,592	4,43,604
Total ...	95,48,433	1,16,63,338	1,30,55,924	1,25,14,115

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18. The sums realized as 1st (*a*) and 2nd (*b*) commissions were—

—		During 1868-69.	During 1869-70.	During 1870-71.	During 1871-72.
		RS.	RS.	RS.	RS.
In the Lower Provinces of Bengal	(*a*)	36,725	41,145	41,766	33,413
	(*b*)	771	730	810	610
,, the North-Western Provinces...	(*a*)	12,936	15,935	19,632	19,285
	(*b*)	195	302	399	349
,, Oudh	(*a*)	5,157	6,742	7,282	7,349
	(*b*)	52	110	124	148
,, the Punjab	(*a*)	11,853	12,996	15,071	15,560
	(*b*)	186	227	241	256
,, the Central Provinces	(*a*)	7,304	8,197	10,013	10,745
	(*b*)	121	141	192	126
,, British Burmah	(*a*)	5,152	5,646	5,697	5,789
	(*b*)	28	62	48	59
,, Ajmere	(*a*)	.....	.....	.....	242
	(*b*)	.....	.....	.....	4
,, Gwalior and Morar...	(*a*)	.....	.....	616	1,317
	(*b*)	.....	.....	6	14
,, Indore	(*a*)	.....	.....	39	563
	(*b*)	.....	.....	1	12
,, Mercara (Coorg)	(*a*)	264	216	379	372
	(*b*)	4	3	8	8
,, Nusseerabad	(*a*)	.....	.....	.....	149
	(*b*)	.....	.....	.....	.....
,, Port Blair	(*a*)	867	858	363	474
	(*b*)	18	8	16	13
,, Sehore (Bhopal)	(*a*)	.....	.....	429	429
	(*b*)		.....	1	5
Total of Bengal Presidency ...	(*a*)	80,258	91,735	1,01,307	95,687
	(*b*)	1,375	1,603	1,846	1,604
In the Bombay Presidency	(*a*)	10,604	15,962	17,825	16,536
	(*b*)	156	254	307	318
,, the Madras Presidency	(*a*)	8,956	13,424	15,151	15,134
	(*b*)	122	222	249	203
,, the Berar Circle	(*a*)	2,154	3,070	3,726	6,784
	(*b*)	37	67	69	35
,, the Mysore Circle	(*a*)	2,532	3,895	5,647	4,935
	(*b*)	30	51	79	51
Total ...	(*a*)	1,04,504	1,28,086	1,43,656	1,39,076
	(*b*)	1,720	2,197	2,550	2,211

19. The number of orders paid was—

—	During 1868-69.	During 1869-70.	During 1870-71.	During 1871-72.
	No.	No.	No.	No.
In the Lower Provinces of Bengal ...	64,105	77,287	94,187	78,553
,, the North-Western Provinces	28,081	38,577	46,778	51,627
,, Oudh	6,714	11,692	15,820	20,412
,, the Punjab	18,318	21,154	22,187	23,991
,, the Central Provinces	3,476	4,383	5,002	5,036
,, British Burmah	2,098	2,145	2,222	2,471
,, Ajmere	.....	.....	.....	401
,, Gwalior and Morar	.....	.....	256	355
,, Indore	.....	.....	21	141
,, Mercara (Coorg)	94	122	154	151
,, Nuseerabad	.....	.....	.....	13
,, Port Blair	14	21	33	41
,, Sehore (Bhopal)	.....	.....	18	40
Total of Bengal Presidency ...	1,22,900	1,55,481	1,76,678	1,83,232
In the Bombay Presidency	15,632	19,318	22,696	23,986
,, the Madras Presidency	18,729	26,250	32,263	32,885
,, the Berar Circle	891	1,432	1,530	2,662
,, the Mysore Circle	3,983	5,871	8,001	7,976
Total ...	1,62,135	2,08,352	2,41,168	2,50,741

20. The amount of orders paid was—

—	During 1868-69.	During 1869-70.	During 1870-71.	During 1871-72.
	Rs.	Rs.	Rs.	Rs.
In the Lower Provinces of Bengal ...	39,03,571	45,11,478	47,00,124	41,19,340
,, the North-Western Provinces ...	15,00,477	19,12,433	23,70,149	24,74,494
,, Oudh	3,04,884	5,83,912	7,43,397	8,78,288
,, the Punjab	10,61,876	12,36,734	12,63,042	13,11,607
,, the Central Provinces	1,96,582	2,25,349	2,57,065	2,47,111
,, British Burmah	1,75,007	1,67,625	1,48,705	1,63,831
,, Ajmere	.....	.....	.....	43,293
,, Gwalior and Morar	.....	.....	18,162	18,109
,, Indore	.....	.....	863	9,155
,, Mercara (Coorg)	5,641	7,641	10,326	9,042
,, Nuseerabad	.....	.....	.....	753
,, Port Blair	1,044	1,001	2,213	2,405
,, Sehore (Bhopal)	.....	.....	1,600	2,059
Total of Bengal Presidency ...	71,49,082	86,46,173	95,07,646	92,79,487
In the Bombay Presidency	11,50,143	13,55,442	15,15,330	13,63,852
,, the Madras do.	9,15,372	12,44,186	15,28,871	14,01,179
,, the Berar Circle	52,901	92,457	93,473	1,98,326
,, the Mysore Circle	1,86,543	2,53,239	3,52,297	3,14,643
Total ...	94,54,041	1,15,91,497	1,29,97,617	1,25,57,487

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21. The following table shows the increase of receipts and payments compared with the preceding year 1870-71:—

Presidency and Circle.		Receipts. Number of Orders issued.	Receipts. Amount of Orders issued.	Receipts. Commission.	Payments. Number of Orders paid.	Payments. Amount of Orders paid.
			Rs.	Rs.		Rs.
Bengal, Lower Provinces	1870-71	3,572	36,337	1st 641, 2nd 80	6,800	1,88,646
	1871-72	...	...	1st ..., 2nd ...	...	...
North-Western Provinces	1870-71	6,559	3,36,820	1st 3,697, 2nd 97	8,201	4,57,716
	1871-72	2,233	...	1st ..., 2nd ...	4,849	1,04,345
Oudh	1870-71	1,613	41,036	1st 540, 2nd 14	4,128	1,59,485
	1871-72	1,038	...	1st 68, 2nd 24	4,592	1,34,891
Punjab	1870-71	2,930	1,91,957	1st 2,075, 2nd ...	1,033	26,308
	1871-72	1,977	38,469	1st 489, 2nd 15	1,804	48,565
Central Provinces	1870-71	2,665	1,72,623	1st 1,816, 2nd 51	619	31,716
	1871-72	1,897	61,860	1st 732, 2nd ...	34	...
British Burmah	1870-71	517	2,086	1st 51, 2nd ...	77	...
	1871-72	425	5,216	1st 92, 2nd 11	249	23,126
Ajmeer	1870-71	...	...	1st ..., 2nd ...	...	...
	1871-72	422	21,294	1st 242, 2nd 4	401	43,293
Gwalior and Morar ...	1870-71	1,233	53,738	1st 616, 2nd 6	256	18,162
	1871-72	1,322	62,959	1st 701, 2nd 8	99	...
Indore	1870-71	91	3,372	1st 39, 2nd 1	21	863
	1871-72	1,180	46,043	1st 524, 2nd 11	120	8,292
Mercara (Coorg)	1870-71	344	14,091	1st 133, 2nd 5	32	2,685
	1871-72	95	...	1st ..., 2nd ...	..	...
Nussecrabad	1870-71	...	...	1st ..., 2nd ...	...	...
	1871-72	250	13,518	1st 149, 2nd ...	13	753
Port Blair	1870-71	...	...	1st ..., 2nd 8	12	1,212
	1871-72	123	10,552	1st 111, 2nd ...	8	192

Presidency and Circle.		Receipts. Number of Orders issued.	Receipts. Amount of Orders issued.	Receipts. Commission.	Payments. Number of Orders issued.	Payments. Amount of Orders paid.
			Rs.	Rs.		Rs.
Sehore (Bhopal)	1870-71	602	40,481	1st 429 2nd 1	18	1,600
	1871-72	172	...	1st ... 2nd 3	22	459
Total increase of Bengal Presidency	1870-71	20,126	8,92,601	1st 10,067 2nd 263	21,197	8,88,393
	1871-72	11,134	2,59,911	1st 3,108 2nd 76	12,191	3,63,916
Bombay	1870-71	3,643	1,74,311	1st 1,863 2nd 53	3,378	1,59,888
	1871-72	1,106	...	1st ... 2nd 11	1,290	...
Madras	1870-71	4,431	1,51,197	1st 1,727 2nd 27	6,013	2,84,685
	1871-72	425	...	1st ... 2nd ...	622	...
Berar	1870-71	1,361	57,647	1st 656 2nd 2	98	1,016
	1871-72	4,229	2,85,655	1st 3,058 2nd ...	1,132	1,04,853
Mysore	1870-71	2,655	1,66,506	1st 1,752 2nd 28	2,130	99,058
	1871-72	...	...	1st ... 2nd ...	...	...
Total ...	1870-71	32,216	14,42,262	1st 16,065 2nd 373	32,816	14,33,040
	1871-72	16,894	5,45,566	1st 6,166 2nd 87	15,235	4,68,769

22. The following tables gives the differences between receipts and payments for the past two years :—

—	1871-72.	1870-71.
Excess Receipts over Payments.	Rs.	Rs.
In Punjab by	50,419	60,516
,, Central Provinces ,, ...	7,37,095	6,65,282
,, British Burmah ,, ...	3,67,828	3,85,738
,, Gwalior & Morar ,, ...	98,587	35,576
,, Indore ,, ...	40,261	2,509
,, Mercara (Coorg) ,, ...	22,196	21,976
,, Nusseerabad ,, ...	12,765	.....
,, Port Blair ,, ...	41,269	30,909
,, Sehore (Bhopal) ,, ...	37,843	38,881
,, Bombay ,, ...	1,67,709	1,60,947
,, Berar ,, ...	4,26,113	2,45,310
,, Mysore ,, ...	1,28,960	1,64,295
Total ...	21,31,045	18,11,939

—	1871-72.	1870-71.
Excess of Payments over Receipts.	Rs.	Rs.
In Lower Provinces of Bengal by	10,83,447	8,53,618
,, North-Western Provinces ,, ...	8,06,201	6,50,313
,, Oudh ,, ...	2,27,264	91,627
,, Ajmere ,, ...	21,999	.....
,, Madras ,, ...	35,507	1,58,073
Total ...	21,74,418	17,53,631

23. The annual progress of transactions since the institution of the system is exhibited below :—

1 Years.	2 Number of Orders issued.	3 Amount.	4 Commission.	5 Lapsed Orders.	6 Total receipts, columns 4 and 5.	7 Number of Orders paid.	8 Amount.
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1862-63 (from 1st November) ...	12,187	7,43,969	7,995	...	7,995	11,110	6,91,465
1863-64	27,819	15,83,554	17,284	...	17,284	28,849	15,67,513
1864-65	37,187	21,21,088	23,207	3,080	26,287	36,738	21,15,275
1865-66	39,258	20,33,900	22,534	...	22,534	38,482	20,23,115
1866-67 (11 months)	38,978	20,60,846	22,752	5,146	27,898	38,122	20,39,080
1867-68	1,20,107	68,16,294	76,056	4,203	80,259	1,16,835	66,30,466
1868-69	1,65,959	95,48,433	1,06,224	9,821	1,16,045	1,62,135	94,54,041
1869-70	2,10,781	1,16,63,338	1,30,286	7,956	1,38,242	2,08,352	1,15,91,497
1870-71	2,42,702	1,30,55,924	1,46,206	8,615	1,54,821	2,41,168	1,29,97,617
1871-72	2,51,213	1,25,14,115	1,41,321	7,813	1,49,134	2,50,741	1,25,57,487
Total transactions during 9½ years...	11,46,191	6,21,41,461	6,93,865	46,634	7,40,499	11,32,532	6,16,67,556

24. The average amount of money orders issued during the year under report and during the two previous years is as follows :—

—	1869-70.	1870-71.	1871-72.
In Bengal	62	59	53
,, North-Western Provinces	42	44	40
,, Oudh	54	50	46
,, Punjab	44	46	44
,, Central Provinces	55	57	54
,, British Burmah	64	60	58
,, Ajmere	...	...	50
,, Gwalior and Morar	...	44	46
,, Indore	...	37	39
,, Mercara (Coorg)	33	36	31
,, Nusseerabad	...	...	54
,, Port Blair	89	52	57
,, Sehore (Bhopal)	...	67	51
,, Bombay	71	68	59
,, Madras	54	50	49
,, Berar	58	55	60
,, Mysore	49	52	46

25. In my last report I noticed under drawings of one circle on another (App. III.) that Lower Bengal had drawn nearly 2 lakhs less on the Chief Office in Calcutta than in the previous year. I now have to report a further falling off in such drawings of 2½ lakhs, the figures being—

In 1869-70	14,23,975
,, 1870-71	12,30,232
,, 1871-72	9,88,856

26. There has also been a falling off by 5 lakhs in the drawings on other offices within the circle during the year under report. For the three immediately past years the figures under this head are—

In 1869-70	16,76,848
,, 1870-71	18,16,976
,, 1871-72	13,30,859

27. This falling off is attributable to large supplies of currency notes having been given to Cuttack and other districts, where the Money Order Office was formerly used as the ordinary channel for remitting money.

28. The following abstract is intended to show the results detailed in Appendix No. III :—

——	On Calcutta.	Own Circle.	Other Circles.	Total.
LOWER BENGAL.				
Calcutta Chief Office	*1,309	2,41,427	2,41,341	4,84,077
Other Offices	9,87,547	10,89,431	4,74,838	25,51,816
North-Western Provinces	3,29,575	8,48,860	4,89,857	16,68,292
Oudh	1,10,113	2,18,989	3,21,923	6,51,025
Punjab	2,36,794	6,15,397	5,09,836	13,62,027
Central Provinces	1,82,037	1,49,336	6,52,833	9,84,206
British Burmah	1,00,569	1,17,526	3,13,564	5,31,659
Ajmere	2,664	100	18,530	21,294
Gwalior and Morar	23,351	.....	93,345	1,16,696
Indore	3,774	.....	45,641	49,415
Mercara (Coorg)	.....	.....	31,238	31,238
Nusseerabad	1,075	.....	12,443	13,518
Port Blair	22,153	.....	21,521	43,674
Sehore (Bhopal)	7,388	.....	32,514	39,902
Bombay	58,946	7,03,472	7,69,143	15,31,561
Madras	22,815	7,74,411	5,68,445	13,65,671
Berar	17,324	50,812	5,56,303	6,24,439
Mysore	4,081	2,07,818	2,31,705	4,43,604

29. The amounts of orders paid by one Circle on another were as follow :—

——	Own Circle.	Other Circles.	Total.
LOWER BENGAL.			
Calcutta Chief Office	10,04,616	11,14,720	21,19,336
Other Offices	†13,70,915	6,29,089	20,00,004
North-Western Provinces	8,58,881	16,15,613	24,74,494
Oudh	2,29,030	6,49,258	8,78,288
Punjab	6,18,635	6,92,972	13,11,607
Central Provinces	1,49,439	97,672	2,47,111
British Burmah	1,21,125	42,706	1,63,831
Ajmere	150	43,143	43,293
Gwalior and Morar...	179	17,930	18,109
Indore	480	8,675	9,155
Mercara (Coorg)	280	8,762	9,042
Nusseerabad	.....	753	753
Port Blair	509	1,896	2,405
Sehore (Bhopal)	130	1,929	2,059
Bombay	7,10,409	6,53,443	13,63,852
Madras	7,73,085	6,28,094	14,01,179
Berar	50,795	1,47,531	1,98,326
Mysore	2,07,774	1,06,869	3,14,643

* Repaid orders. † Includes 2,43,582 drawn by Calcutta.

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30. The following statement shows the excess of cash paid into or drawn from Treasuries, with comparative figures for the previous two years :—

——	Year.	Number of Treasuries with Money Order Offices attached.	Number of Treasuries into which the Money Order Department paid a surplus.	Amount of surplus paid.	Number of Money Order Offices which drew cash from Treasuries in excess of the amount of Orders issued.	Amount drawn in excess.	Average drawn from each Treasury.
				Rs.		Rs.	Rs.
In the Lower Provinces of Bengal	1869-70	76	55	19,90,773	21	26,92,082	...
	1870-71	88	66	19,74,557	22	28,28,175	...
	1871-72	100	74	13,85,050	25	24,68,498	...
Deduct Calcutta	1869-70	1	...	...	1	18,43,567	...
	1870-71	1	...	...	1	18,05,415	...
	1871-72	1	...	...	1	16,35,258	...
Remaining Districts of Bengal	1869-70	75	55	19,90,773	20	8,48,515	42,426
	1870-71	87	66	19,74,557	21	10,24,760	48,798
	1871-72	99	74	13,85,050	24	8,33,240	34,718*
North-Western Provinces ...	1869-70	39	21	3,28,979	18	8,58,395	47,888
	1870-71	39	17	4,91,105	22	11,41,418	51,882
	1871-72	38	17	4,15,808	21	12,22,009	58,191
Oudh	1869-70	12	8	2,56,841	4	2,30,079	57,519
	1870-71	12	7	2,32,120	5	3,23,746	64,749
	1871-72	12	7	1,77,773	5	4,05,037	81,007
Central Provinces...	1869-70	19	17	5,61,191	2	35,817	17,908
	1870-71	19	17	6,82,349	2	17,061	8,530
	1871-72	19	18	7,42,974	1	5,878	5,878
Punjab	1869-70	35	21	3,70,588	14	4,75,722	33,980
	1870-71	34	20	5,20,784	14	4,60,268	32,876
	1871-72	36	22	4,70,287	14	4,19,817	29,987
British Burmah	1869-70	13	11	3,59,444	2	2,711	1,355
	1870-71	13	13	3,85,737	...	...	...
	1871-72	13	13	3,67,828	...	...	...
POLITICAL TREASURIES. Ajmere	1869-70	...	...	...	...	...	...
	1870-71	...	...	...	...	...	...
	1871-72	1	...	...	1	21,999	21,999
Gwalior and Morar ...	1869-70	...	...	...	...	...	...
	1870-71	1	1	35,576	...	...	...
	1871-72	1	1	98,587	...	...	...
Indore	1869-70	...	...	...	...	...	...
	1870-71	1	1	2,509	...	...	...
	1871-72	1	1	40,261	...	...	...
Mercara (Coorg)	1869-70	1	1	10,570	...	...	...
	1870-71	1	1	21,976	...	...	...
	1871-72	1	1	22,196	...	...	...
Nusseerabad	1869-70	...	...	...	...	...	...
	1870-71	...	...	...	...	...	...
	1871-72	1	1	12,765	...	...	...
Port Blair	1869-70	1	1	81,798	...	...	...
	1870-71	1	1	30,909	...	...	...
	1871-72	1	1	41,269	...	...	...
Sehore (Bhopal)	1869-70	...	...	...	...	...	...
	1870-71	1	1	38,881	...	...	...
	1871-72	1	1	37,843	...	...	...
Bombay Presidency	1869-70	31	22	8,37,287	8	6,90,763	...
	1870-71	33	25	9,21,263	8	7,60,317	...
	1871-72	32	20	7,89,836	9	6,32,127	...

* Bettiah had no transactions.

	Year.	Number of Treasuries with Money Order Offices attached.	Number of Treasuries into which the Money Order Department paid a surplus.	Amount of surplus paid.	Number of Money Order Offices which drew cash from Treasuries in excess of the amount of Orders issued.	Amount drawn in excess.	Average drawn from each Treasury.
				Rs.		Rs.	Rs.
Deduct Bombay Town... ...	1869-70	1	...	...	1	5,06,784	...
	1870-71	1	...	...	1	5,39,279	...
	1871-72	1	...	...	1	4,72,677	...
The Mofussil Offices	1869-70	30	22	8,37,287	7	1,83,979	26,282
	1870-71	32	25	9,21,263	7	2,21,038	31,577
	1871-72	37	29	7,89,836	8	1,49,450	18,681
Madras Presidency	1869-70	62	43	5,12,499	19	5,37,084	...
	1870-71	68	44	4,57,784	23	6,15,857	...
	1871-72	73	47	4,30,870	25	4,66,377	...
Deduct Madras Town	1869-70	1	...	...	1	3,89,114	...
	1870-71	1	...	...	1	3,50,989	...
	1871-72	1	...	...	1	1,79,207	...
Mofussil Offices in Madras Presidency...	1869-70	61	43	5,12,499	18	1,47,970	8,220
	1870-71	67	44	4,57,784	22	2,64,868	12,039
	1871-72	71	47	4,30,870	24	2,87,080	11,962
Mysore	1869-70	9	7	2,39,918	2	1,43,071	71,535
	1870-71	9	6	2,45,233	3	1,80,937	60,313
	1871-72	9	8	2,65,877	1	1,36,917	1,36,917
Berar	1869-70	7	7	1,88,650	...	...	...
	1870-71	9	9	2,45,319	...	...	...
	1871-72	11	11	4,26,113	...	...	...
Total excess of payments into, and withdrawals from, Treasuries in all India ...	1869-70	305	214	57,37,568	90	56,65,724	62,953
	1870-71	329	229	63,86,086	99	63,27,779	63,916
	1871-72	363	252	57,25,287	102	57,68,659	56,555

31. The gross transactions of each office will be found in Appendix No. VI. The following return, which is similar to one furnished in my last report, gives particulars of excess of issues over payments, and *vice versa*, in agencies where the amount of transactions exceeded Rupees 10,000 during the year :—

Excess of Issues.		Stations.	Excess of Payments.	
1871-72.	1870-71.		1870-71.	1871-72.
		Lower Provinces of Bengal.		
Rs.	Rs.		Rs.	Rs.
.....	.....	Alipore (24-Pergunnahs)	83,569	21,127
.....	.....	Arrah (Shahabad)	74,220	63,000
.....	.....	Balasore	73,886	1,90,012
.....	13,076	Bancoorah	.....	.....
.....	11,258	Beauleah (Rajshaye)	.....	.....
18,599	14,570	Berhampore (Moorshedabad)	.....	.....
16,227	39,406	Bhaugulpore	.....	.....
18,330	67,111	Bograh	.....	.....
22,142	.....	Brahmunbariah	16,570	.....
.....	.....	Burdwan	.....	.....
21,328	19,439	Burrisaul (Backergunge)	.....	.....
.....	32,425	Cachar	18,03,415	16,35,258
.....	.....	Calcutta (Chief Office)		

Excess of Issues.		Stations.	Excess of Payments.	
1871-72.	1870-71.		1870-71,	1871-72.
		Lower Provinces of Bengal.—(Continued.)		
Rs.	Rs.		Rs.	Rs.
16,732	19,805	Cherrapoonjee (Shillong)	.....	.....
... ...	.....	Chittagong	95,308	92,390
12,656	16,931	Chota Nagpore (Lohardugga)	.....	.....
.....	.....	Chupra (Sarun)	21,910	24,855
10,007	.....	Chyebassa (Singbhoom)	.....	.....
86,106	1,08,829	Comillah (Tipperah)	.....	.....
26,957	20,342	Contai	.....	.....
92,137	94,547	Cooch Behar	.....	.....
67,211	2,06,504	Cuttack	.....	.....
.....	.....	Dacca	2,35,750	1,31,952
.....	.....	Darjeeling...	1,47,427	17,940
41,407	55,991	Debrooghur (Luckhimpore)	.....	.....
15,011	27,377	Deoghur	.....	.....
37,255	47,261	Dinagepore	.....	.....
17,613	19,844	Doobree	.....	.....
51,528	24,904	Dowlut Khan	.....	.....
.....	17,358	Furreedpore	.....	19,729
.....	25,039	Golaghat	.....	.....
.....	.....	Gowalparah	39,189	.....
26,729	27,773	Gowhatty (Kamroop)	.....	.....
18,994	21,700	Hazareebaugh	.....	.....
.....	.....	Hooghly	43,497	35,618
.....	.....	Howrah	37,302	31,604
11,919	12,121	Jamalpore (Mymensing District)	.....	.....
12,223	10,180	Jessore	.....	.....
48,216	90,349	Julpigoorie	.....	.....
14,244	.....	Khoolnea	.....	.....
.....	.....	Krishnaghur	42,243	29,424
14,373	13,137	Kishoregunge (Mymensing District)	.....	.....
25,643	.....	Maldah	.....	.....
.....	.....	Manickgunge	12,751	25,339
.....	.....	Midnapore	16,041	.....
.....	.....	Moonsheegunge	.....	15,150
21,626	31,293	Moteeharee (Chumparun)	.....	.....
13,624	20,809	Mozufferpore (Tirhoot)	.....	.....
1,42,112	2,78,225	Mymensing	.....	.....
93,282	85,770	Noakhally (Bhullooah)	.....	.....
15,422	30,715	Nowgong (Assam)	.....	.....
.....	.....	Patna	24,737	41,509
.....	.....	Pooree	.....	27,532
.....	.....	Pubna	19,925	26,069
30,375	59,598	Purneah	.....	.....
10,260	.....	Purulcah (Maunbhoom)	.....	.....
99,085	1,35,780	Rungpore	.....	.....
12,302	22,254	Seebsaugor (Jorehaut)	.....	.....
31,588	22,268	Serajgunge	.....	.....
.....	.....	Serampore	15,198	11,353
.....	.....	Soory (Beerbhoom)	14,248	.....
46,194	1,14,930	Sylhet	.....	.....
12,565	24,710	Tezpore (Durrung)	.....	.....
		North-Western Provinces.		
.....	.....	Agra	1,00,346	1,12,222
.....	.....	Allahabad...	1,51,304	1,81,394
.....	17,958	Allygurh	.....	.....
.....	.....	Almorah (Kumaon)	43,578	25,654

Excess of Issues.		Stations.	Excess of Payments.	
1871-72.	1870-71.		1870-71.	1871-72.
		North-Western Provinces.—(Continued.)		
Rs.	Rs.		Rs.	Rs.
34,612	20,659	Banda	.....	16,850
.....	.....	Bareilly	.....	3,32,296
.....	.....	Benares	3,06,888	12,837
.....	.....	Boolundshuhur	.....	.....
27,095	35,231	Bustee	.....	1,38,278
.....	.....	Cawnpore	1,52,209	1,37,676
.....	.....	Dehra Dhoon	1,52,452	.....
15,525	28,942	Etah	.....	.....
14,536	.....	Etawah	.....	43,243
.....	.....	Furruckabad	48,986	.....
.....	.....	Futtehpore	12,651	.....
.....	.....	Ghazeepore	14,395	.....
71,798	1,02,003	Goruckpore	.....	.....
11,512	11,216	Hameerpore	.....	.....
19,246	38,989	Jaloun	.....	.....
46,135	72,880	Jhansie	.....	42,281
.....	.....	Jounpore	13,729	.....
43,053	71,235	Lullutpore	.....	79,726
.....	.....	Meerut	80,515	21,852
.....	.....	Mirzapore	.....	.....
12,057	25,749	Moradabad	.....	25,553
.....	.....	Muttra	17,648	.....
.....	15,667	Mynpoorie	.....	.....
46,674	22,588	Nowgong (Bundelkund)	.....	.....
37,320	.....	Raneekhet	.....	.....
11,395	.....	Roorkee	.....	18,721
.....	.....	Seharunpore	.....	.....
10,066	.....	Shahjehanpore	11,979	.....
		Oudh.		
10,149	13,487	Bara Bunkee	.....	.....
48,129	59,187	Baraitch	.....	.....
.....	.....	Fyzabad	19,278	.....
27,691	33,546	Gondah	.....	.....
22,226	34,245	Hurdui	.....	.....
.....	.....	Lucknow	2,18,114	2,46,615
27,268	27,115	Mohundee (Kheree)	.....	.....
.....	.....	Oonao	28,525	43,447
.....	30,785	Pertabgurh	.....	.....
.....	.....	Boy Bareilly	.....	43,527
32,956	33,756	Seetapore	.....	.....
.....	.....	Sooltanpore	55,745	68,969
		Punjaub.		
38,404	28,825	Bunnoo	.....	.....
16,516	.....	Dalhousie	.....	.....
41,231	30,936	Dehra Ghazee Khan	.....	.....
47,517	45,022	Dehra Ismail Khan	.....	.....
.....	.....	Delhi	90,566	89,364
.....	16,350	Goojrat	.....	.....
.....	.....	Goordaspore	14,905	.....
16,612	18,652	Huzara (Abbottabad)	.....	.....
23,041	42,585	Jhelum	.....	.....
25,690	15,639	Jhung	.....	.....

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Excess of Issues.		Stations.	Excess of Payments.	
1871-72.	1870-71.		1870-71.	1871-72.
		Punjab.—(Continued.)		
Rs.	Rs.		Rs.	Rs.
.....	.....	Jullunder	.....	12,807
25,132	30,547	Kohat	.....	.....
19,986	19,175	Kurnaul	.....	.....
18,397	15,398	Kussowlie	.....	.....
.....	.....	Lahore	59,150	64,588
65,238	90,017	Mooltan	.....	.....
.....	11,249	Mozuffergurh	.....	.....
.....	.....	Murree	.....	14,367
58,067	69,047	Peshawur	.....	.....
.....	.....	Rawul Pindee	13,646	12,865
.....	.....	Rohtuck	.....	11,497
32,552	46,567	Sealkote	.....	.....
.....	16,528	Shahpore	.....	.....
.....	.....	Simla	75,962	69,943
.....	.....	Umballa	37,976	23,974
.....	.....	Umritsur	1,35,784	1,01,475
		Central Provinces.		
23,518	31,662	Baitool	.....	.....
35,048	46,180	Belaspore	.....	.....
13,113	13,156	Bhundarah	.....	.....
.....	11,723	Borhanpore	.....	.....
19,518	26,745	Chandah	.....	.....
22,739	20,882	Chindwarah	.....	.....
28,615	22,122	Dumoh	.....	.....
36,914	37,860	Hoshungabad	.....	.....
31,155	39,031	Mundla	.....	.....
17,793	14,117	Nursingpore	.....	.....
30,909	28,435	Nimar (Khundwa)	.....	.....
1,15,875	48,130	Raepore	.....	.....
1,02,570	1,03,762	Saugor	.....	.....
18,320	15,402	Seonee	.....	.....
1,77,674	1,66,858	Sumbulpore	.....	.....
38,481	34,357	Sironcha	.....	.....
15,923	21,920	Wurdah	.....	.....
		British Burmah.		
12,316	.....	Akyab	.....	.....
20,661	13,965	Bassein	.....	.....
.....	11,476	Mergui	.....	.....
12,751	.....	Moulmein	.....	.....
15,377	19,436	Prome	.....	.....
39,870	39,810	Ramree	.....	.....
1,54,621	1,77,966	Rangoon	.....	.....
16,382	23,406	Sandoway	.....	.....
27,890	20,316	Shoay Gyeen	.....	.....
24,222	27,157	Thayetmyo	.....	.....
18,070	22,466	Tounghoo	.....	.....
		Political and other Treasuries.		
.....	.....	Ajmere	.....	21,998
98,587	35,577	Gwalior and Morar	.....	.....
40,261	.....	Indore	.....	.....
22,196	21,977	Mercara	.....	.....
12,765	.....	Nusseerabad	.....	.....
41,269	30,909	Port Blair	.....	.....
37,843	38,881	Sehore	.....	.....

Excess of Issues.		Stations.	Excess of Payments.	
1871-72.	1870-71.		1870-71.	1871-72.
		Bombay Presidency.		
Rs.	Rs.		Rs.	Rs.
1,51,341	2,23,835	Aden	.....	.....
54,598	39,244	Ahmedabad	.....	.....
15,168	13,222	Ahmednuggur	.....	.....
87,482	86,851	Baroda	.....	.....
20,332	40,973	Belgaum	.....	.....
.....	.....	Bombay (Chief Office)	5,39,279	4,72,676
49,908	26,644	Candeish (Dhooliah)	.....	.....
22,774	40,657	Canara, Karwar	.....	.....
48,024	50,278	Dharwar	.....	11,450
.....	14,705	Hoobiee	.....	.....
33,404	38,040	Hyderabad (Sindh)	.....	.....
40,559	41,439	Kolhapore	.....	.....
20,163	57,878	Kulladghee	.....	.....
.....	.....	Mahableshwur	10,028	.....
18,199	19,968	Malligaum	.....	.....
25,081	13,880	Nassick	.....	.....
.....	.....	Poonah	89,983	44,867
43,350	36,419	Rajcote	.....	.....
.....	.....	Rutnagherry	10,361	15,402
97,911	84,702	Shikarpore	.....	.....
20,954	21,929	Sholapore	.....	.....
.....	.....	Surat	97,006	61,082
.....	33,741	Sukkur	.....	.....
		Madras Presidency.		
23,654	.....	Berhampore (Ganjam)	.....	.....
17,323	.....	Bimlipatam	.....	.....
26,219	29,739	Cannanore	.....	.....
.....	10,229	Chetterpore	.....	.....
10,664	.....	Chicacole	36,204	34,568
.....	.....	Cocanada	24,686	19,868
.....	.....	Combaconum	.....	.....
11,055	.....	Cuddalore	.....	.....
19,819	.....	Cuddapah	.....	.....
.....	10,176	Cumbum	10,386	15,204
.....	.....	Ghooty (Bellary)	.....	.....
12,819	86,416	Kurnool	3,50,990	1,79,297
.....	.....	Madras (Chief Office)	.....	.....
.....	12,035	Madanapully (Cuddapah)	.....	12,649
.....	23,609	Madura	.....	43,625
.....	.....	Mannantoddy	25,243	38,393
.....	.....	Masulipatam	18,294	.....
.....	.....	Negapatam	.....	.....
.....	20,010	Nundial	13,661	19,868
.....	.....	Ongole (Nellore)	20,380	.....
.....	.....	Ootacamund	.....	.....
13,853	.....	Paumben	.....	.....
14,186	22,423	Ramnad	15,860	.....
.....	.....	Salem	.....	.....
16,962	57,648	Tinnevelly	.....	.....
59,621	51,145	Trevandrum (Travancore)	45,675	35,814
.....	.....	Trichinopoly	16,183	13,728
.....	.....	Vellore	.....	.....
72,786	30,874	Vizagapatam	.....	.....
17,575	11,129	Vizianagram		

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13th November 1872.

Excess of Issues.		Stations.	Excess of Payments.	
1871-72.	1870-71.		1870-71.	1871-72.
		Mysore Circle.		
Rs.	Rs.		Rs.	Rs.
.....	.....	Bangalore	1,36,948	1,36,917
10,167	.....	Chikkamagaluru	.....	.....
81,182	1,12,308	Chituldroog	.....	.....
40,835	51,802	Hassan	.....	.....
46,220	53,985	Mysore	.....	.....
57,606	86,851	Shimoga	.....	.....
20,190	32,916	Toomkoor	.....	.....
		Berar Circle.		
18,900	11,351	Akolah*	.....	.....
13,590	.....	Bassim	.....	.....
29,262	31,610	Booldanah Maikur*	.....	.....
43,582	36,253	Ellichpore*	.....	.....
76,134	82,430	Hyderabad (Chudderghaut-Deccan)	.....	.....
32,325	27,888	Oomraotee*	.....	.....
38,601	41,626	Woon (Teotmull)*	.....	.....
		Out-stations of the Hyderabad Contingent.		
66,992	.....	Aurungabad	.....	.....
23,264	.....	Bolarum	.....	.....
38,506	.....	Jaulnah	.....	.....
44,955	.....	Lingsoogoor	.....	.....

32. The amount of orders lapsed and credited to Government during the year 1871-72 was—

	Rs.
In Bengal	1,646
,, North-Western Provinces	1,755
,, Punjab	1,032
,, Central Provinces	417
,, Oudh	423
,, British Burmah	258
,, Political Treasuries	64
,, Bombay	864
,, Madras	508
,, Berar	690
,, Mysore	156
Total	7,813

total receipts of the Money Order Department throughout
e year amounted to ... Rupees 1,49,134
Deduct charges ... ,, 82,954
Balance ... ,, 66,180

* Hyderabad Assigned Districts.

B

These figures show a diminution of receipts by Rupees 5,688, and an increase of charges by Rupees 463.

34. It will be observed from the Profit and Loss Statement that the amounts marginally noted (unadjusted irrecoverable balances) have been written off under the orders of Government in the year under report, though they occurred in, and properly belong to, the previous year; their being now charged off, reduces by so much the net profits of 1871-72. Some cases of fraud have occurred during the year; but they have not involved any immediate loss to Government; they are referred to below. Additional grants have been allowed under Financial Resolution No. 611, and Circular No. 1106, dated, respectively, 25th May and 12th June 1871, to the following agencies:—

	Rs.	A.	P.
Peshawur	161	14	0
Dhulpore	2,300	0	0
Total ...	2,461	14	0

	Rs.	A.	P.		Rs.	A.	P.
Indore	3	0	0	Sironcha	2	0	0
Nowgong (Bundlekund) ...	2	0	0	Chanda	2	0	0
Nassick	3	0	0	Nimar	1	8	0
Egutpoora	3	0	0	Borhanpore	3	0	0
Maldah	2	0	0	Mozuffernuggur	1	0	0
Barabankee	3	0	0	Budaon	2	0	0
Baitool	2	0	0	Bijawur	1	0	0
Dumoh	3	0	0	Nursingpore	2	0	0
Bhundarah	3	0	0	Bassim	2	0	0
Booldanah	2	0	0	Shahpore	1	8	0
Tounghoo	2	0	0	Malligaum	2	0	0
Seonee	3	0	0	Sawuntwaree	2	0	0
Humeerpore	2	0	0				
Chindwara	3	0	0	Total ...	58	0	0

35. In several of the reports received from District Officers on the working of the Money Order Offices under their charge, both in Bengal and Bombay, the chief causes assigned for the falling off in transactions during 1871-72 have been the more extended circulation of Currency Notes, and the one per cent. rate of commission; some officers have represented this as being too low, while others find fault with it as unequal in its incidence, as it affects intermediate amounts, such as sums between Rupees 10 and 25, Rupees 25 and 50, &c., 4 Annas commission being charged for Rupees 11, while 2 Annas only are charged for Rupees 10, and so on. As regards the first of these causes, I would observe that the demand for Currency Notes by Natives in the Mofussil is believed to be to a large extent confined to the higher denomination of notes when required for the purpose of remittance, and it should be noticed that although there has been a falling off in the aggregate amounts of Money Orders, yet the *number* of transactions has not correspondingly decreased; but the average of sums for which orders have been granted has been lower than t
of preceding years. The fact that the falling off in the aggregate amount of transactions
proportionately diminish the number of orders applied for by the public is satisfactor

36. The suggestion to lower the rate of commission is not now put forward fo
and I would not advocate any modification of the present rate, nor do I think it w
to raise the maximum amount for which orders may be granted, as has been
than one instance.

37. The cases of fraud referred to above, and which were brought t
the year, were gener[illegible] at

They occurred at Azimgurh, Rangoon, and Howrah. The Agents both of Rangoon and Howrah have absconded; the defalcation at Howrah, amounting to Rupees 2,174, has been recovered, while a balance of about Rupees 500 remains to be adjusted at Rangoon; the actual amount cannot, however, be accurately determined until further information is received. The defalcations at Azimgurh were reported to Government in my letter, No. 21, dated 23rd ultimo, and the amounts have been fully recovered. A case of fraud appears by Financial letter, No. 886, dated 4th July 1872, published in the *Gazette of India* of the 6th idem, to have occurred at Tinnevelly, but no mention is made of it in the Madras Report.

38. Though not (in order of date) belonging to the official year 1871-72, I may mention a forgery which was committed in April last. An application for a duplicate order (the original being lost) was intercepted and altered so as to lead to its payment being made to a wrong person at Hooghly. The case is under investigation by the Police, and has been separately reported.

39. The references which have been made on the subject of discontent of Money Order Agents at the rate of commission which they receive as remuneration have been frequent. When the system which took the place of privilege remittance receipts, extending their use to the general public, was introduced by me in 1862, the men who were selected to act as Agents were, without exception, Government Clerks attached to Collectors' Offices; their whole time was the property of the State, and they might not unreasonably have been required to undertake the duties without any additional fee or remuneration; but as the duties practically involved additional labour, and as it was thought that a percentage fee for work performed might be an inducement to Agents to use their best endeavours to promote the success of the scheme, it was recommended that they should be allowed a commission of one-eighth per cent. on each side of the book. This commission is double what is allowed in England, where the Agents are not Government servants.

40. The concession thus made has resulted, generally, in discontent, and Collectors are frequently representing the great difficulty which they experience in inducing their subordinates to undertake the office of Agent, *first*, because it costs them money to lodge security; and, *secondly*, because the remuneration is considered inadequate.

41. On the first of these points I have already had the honour to address you in my letter No. 1 of the 1st April last, and the Government have by their Order, No. 280, dated 11th June, ruled that the security bonds of Agents shall be held free from Stamp duty; but still the necessity of providing security remains, and this is felt to be a burden, inasmuch as the Clerks employed as Agents have, as a rule, no means beyond their monthly salary, and are, consequently, compelled to incur expense in obtaining security, as required under the rules.

42. The condition of security was imposed on the score of the Agent having to deal with cash, but, practically, he is entrusted with money within a very safe limit, as he is required to deposit his balance daily in the treasury in a sealed bag, which the Treasury Officer is expected to examine *at uncertain intervals*. The amount in the bag must never exceed Rupees 500, and on the last day of the month the Agent is required to pay his whole balance, without reference to limit, into the Government Treasury, in order that the Treasury Officer may include the amount in his monthly cash balance report.

43. I submit that, unless a Treasury Officer neglects his duty, it is practically impossible for a Money Order Agent to appropriate the cash in his custody for a single day, as he never knows when his bag may be opened and examined, and, consequently, I would venture to urge that the requirement of security for good faith from an Agent is a precaution which might safely be dispensed with. The sealed bag system might even be abolished, and the Agent required daily to count his cash into the treasury. The checks against fraud in the Money Order Office are, to

my mind, in all cases very complete, and wherever malversation has occurred, there has invariably been a disregard of rule and precautions on the part of the Treasury Officer, who is supposed to exercise a general control and supervision over his subordinates.

44. As regards the complaints of Agents on the score of remuneration, in June 1871 the Government of India issued an order empowering the Comptroller-General, in cases where he was of opinion that the remuneration of an Agent was insufficient, to make him a personal allowance, in addition to his ordinary fees, of not more than Rupees 3 a month. I have never thought this order a desirable one, and to the best of my recollection I was not consulted when it was issued. I think that it would have been preferable to have refused such an indulgence on the grounds that, as Government servants, Agents could not rightly claim any fee for work which they performed for the State, and that, as the amount of fees was regulated by the amounts received and paid, it followed that where there were no fees there was no work, and, consequently, there should be no reward, whereas by exertion on their part to render the system known and popular, Agents would personally reap an advantage. It may here be remarked that, under the District Savings' Banks system, which has thrown additional work upon treasuries, no fees have been allowed, and no complaints have been made. It is probable that, had the well-intended indulgence of fees not been allowed to Agents in the first instance, there would similarly have been an absence of complaint in the Money Order Department.

45. Taking all these circumstances into consideration, I am induced to recommend that the present footing of the Money Order system be entirely changed, and that the payment and issue of Money Orders be, for the future, understood to form a component part of the general work of a treasury, that is to say, I would recommend that the general privilege of obtaining Money Orders be continued to the public upon present terms; but that the fees be credited to Government, and the work performed by treasury establishments without any additional fee or remuneration, and that the orders should be signed by the Treasury Officer as Agent. Orders might be styled "Treasury Money Orders," and the whole system of account remain precisely upon its present basis with Central Offices of Account at the three Presidency Towns, as they now exist, under the Comptroller-General in Calcutta and under the Accountants-General at Madras and Bombay, respectively.

46. I feel confident that such a change would be followed by good results; and that if the entire responsibility is made to rest with the Collector of the district, frauds and defalcations will generally cease. The present cause for their existence is, as far as my experience goes, attributable to a want of proper precaution on the part of the Collector (or his delegate, the Treasury Officer) from a feeling that primarily responsibility rests with the Agent, and that his own personal control is expected to be little more than nominal.

47. Under the system which I am now advocating cases may arise where the work is so heavy as to require the services of an additional clerk. Such cases would necessarily have to be carefully considered before such relief was afforded; and if here and there an additional clerk is found to be necessary, his salary would be met out of the general revenue of the Department. At present it is known that not unfrequently an indifferent clerk is told off to perform the very little work connected with the Money Order Office, and that when he is thus told off, no other work is assigned to him, and so the entire services of one man are practically lost to the treasury.

48. In the event of my proposition to convert the Money Order system into a part of the ordinary treasury work of the country not being approved, I would still feel inclined to reduce the number of the offices which now exist. There seems to be no object in maintaining such offices when they do not pay, unless it be at the head-quarters of each Zillah; and, taking this view, I am of opinion that the offices shown in the subjoined statement might with advantage be closed.

Proceedings of the Madras Government, Financial Department,
13th November 1872.

List of Money Order Offices which it is proposed to abolish.

—	Amount of Orders issued and paid.	Commission at ¼th per cent.	—
	Rs. A. P.	Rs. A. P.	
Lower Provinces, Bengal.			
Begooserai	1,501 15 0	1 14 0	Opened in January 1871.
Bhudruck	1,717 14 0	2 2 0	,, ,, May 1870.
Buxar	2,141 10 0	2 10 0	,, ,, ,,
Cox's Bazar	1,601 12 0	2 0 0	,, ,, December 1868.
Doobree	107 2 0	0 2 0	,, ,, January 1870.
Durbhunga	2,415 11 0	3 0 0	,, ,, November 1870.
Fallacottah	642 8 0	0 12 0	,, ,, January 1871.
Chooadanga	294 9 0	0 6 0	,, ,, July 1871.
Bongong	115 14 0	0 2 0	,, ,, ,,
Hajeepore	854 4 0	1 1 0	,, ,, May 1871.
Jajpore	1,152 12 0	1 7 0	,, ,, June ,,
Jhenidah	188 14 0	0 4 0	,, ,, February 1870.
Jamalpore	685 0 0	0 14 0	,, ,, January 1867.
Kishengunge	1,547 13 0	1 15 0	,, ,, May 1871.
Kishoregunge	1,519 9 0	1 14 0	,, ,, November 1866.
Kooshtea	487 2 0	0 10 0	,, ,, July 1871.
Magoorah	732 5 0	0 14 0	,, ,, November 1864.
Meherpore	504 7 0	0 10 0	,, ,, July 1871.
Mudehpoorah	1,704 9 0	2 2 0	,, ,, March 1871.
Madhobunee	1,437 3 0	1 12 0	,, ,, November 1870.
Norail	727 0 0	0 14 0	,, ,, March 1870.
North Luckhimpore	709 11 0	0 14 0	,, ,, June 1871.
Nyatoomka	1,068 13 0	1 5 0	,, ,, November 1862.
Pakoor	411 14 0	0 8 0	,, ,, ,, ,,
Ranaghat	279 2 0	0 5 0	
Raneegunge	2,340 13 0	2 14 0	,, ,, July 1871.
Sahebgunge	979 1 0	1 3 0	,, ,, March 1869.
Seetamurhee	721 14 0	0 14 0	,, ,, November 1862.
Tajpore	862 4 0	1 1 0	,, ,, December 1870.
Tumlook	1,120 6 0	1 6 0	,, ,, ,, ,,
Tura	688 14 0	0 14 0	,, ,, February 1863.
			,, ,, ,, 1869.
N. W. Provinces.			
Chunar	2,101 9 0	2 10 0	,, ,, March 1869.
Punjab.			
Mozuffergurh	1,374 5 0	1 11 0	,, ,, April 1867.
Sirsa	1,219 3 0	1 8 0	,, ,, ,,
Madras Presidency.			
Adonie (Bellary)	.....	0 3 5	,, ,, November 1870.
Caroor (Coimbatore)	.....	0 9 11	,, ,, June 1867.
Chetterpore (Ganjam)	.....	14 3 0	,, ,, February 1867.
Dharapuram (Coimbatore)	.....	0 10 8	,, ,, June 1867.
Kundapore	.....	0 3 6	,, ,, August 1868.
Oodoomalpetta (Coimbatore)	.....	0 3 7	,, ,, June 1867.
Sirwell (Kurnool)	.....	0 1 3	,, ,, May 1868.
Trippatur (Madura)	.....	0 1 0	,, ,, October 1870.

Proceedings of the Madras Government, Financial Department,
13th November 1872.

No. 40. ORDER THEREON, 13th November 1872, No. 1515.

Communicated through the Revenue Department to the Board of Revenue.

(True Extract.)

Officiating Chief Secretary.

To the Revenue Department.
,, Accountant-General.

Exd. J. Wright.

Revenue Dept
N. 3765.

Govt. of {1872} Madras.

FINANCIAL.

To

THE REVENUE DEPARTMENT,

&c., &c., &c.

Dated November, 13th.

Recd. " 25 Encl.

G. O., 13th November 1872, No. 1515.

NOVEMBER.

Nos. 39—41.

Communicating letter from the Government of India to the Comptroller-General, reviewing his report on the working of the Money Order system in India for the year ending 31st March 1872, and authorizing him to issue orders for transferring to the District and Taluq Treasury Establishments the duties hitherto performed by the Money Order Agents.

Communicating letter