

MEMORANDUM

FOR THE

ROYAL COMMISSION

ON

LABOUR IN INDIA

POST INDIAN RAILWAY

Revised and reprinted 1930.

August 1929.

EAST INDIAN RAILWAY.

Memorandum for the Royal Commission on Labour.

In order to make this memorandum clear a word of explanation is necessary.

2. Up to 31st December 1924, the East Indian Railway was worked by the East Indian Railway Company. Its mileage was 2,771 and it was organised on the departmental system. The Agent in India was responsible to the Board of Directors in London as well as to the Government of India (Railway Board). The Chief Engineer controlled both new construction and maintenance of open line, the Locomotive Superintendent had under him the Locomotive Workshops and running sheds throughout the Railway and the Carriage and Wagon Superintendent was responsible for all rolling stock:

3. On the Oudh and Rohilkhand State Railway the Locomotive and Carriage and Wagon Superintendent controlled both the Charbagh (Loco.) and Alambagh (Carriage and Wagon) Workshops at Lucknow.

4. On 1st January 1925, the East Indian Railway was taken over by the State and on 1st July 1925 the Oudh and Rohilkhand State Railway was absorbed; certain sections of the old East Indian Railway were handed over to the North Western and Great Indian Peninsula Railways, the resulting mileage being 4,100.

5. In January 1925 the Divisional Organization was introduced and the Railway was divided into six Divisions. All staff concerned with the running of trains which includes the Way and Works Branch are now under the Divisional Superintendents who in turn are responsible to the Chief Operating Superintendent.

6. Workshops both Locomotive and Carriage and Wagon are now under the Chief Mechanical Engineer.

7. Other Heads of Departments are:—

The Chief Engineer,

The Chief Accounts Officer;

The Chief Electrical Engineer,

The Chief Medical Officer,

The Colliery Superintendent,

The Chief Commercial Manager,

The Controller of Stores,

The Superintendent, Watch and Ward Department.

The Printing Superintendent.

8. This Memorandum has been drawn up in four parts, each part dealing with different categories :—

- I. Workshop employees.
- II. Persons employed in mines.
- III. Operating staff.
- IV. Temporary labourers engaged for the construction of new lines or large capital works.

9. The Workshop at Tatanagar has not been dealt with in this memorandum as it is being conducted on an experimental basis on lines laid down by the Railway Board.

A. V. VENABLES,

Deputy Agent,

East Indian Railway.

2nd August 1929.

ROYAL COMMISSION ON LABOUR IN INDIA.

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
I. Recruitment.				
(1) <i>Origin of Labour</i> .. .. .	...	...	...	...
(i) Extent of migration.				
(ii) Causes of particular streams of migration.				
(iii) Changes in recent years.				
2) <i>Contact with villages</i> .. .. .	...	...	...	...
(i) Extent and frequency of return.				
(ii) Extent of permanent labour force.				
3) <i>Method of recruitment</i>	1	59	74	158
(i) Existing methods.				
(ii) Possible improvement.				
(iii) Public employment agencies.				
(a) Desirability of establishing.				
(b) Possibility of practical schemes.				
4) <i>Extent and effects of disturbance of family life.</i> .. .. .	...	...	...	...
5) <i>Recruitment of seamen</i> .. .. .	...	...	...	...
(i) Existing practice.				
(ii) Effect of changes introduced in Calcutta.				
(iii) Suggestions for improvement.				
(6) <i>Recruitment for Assam</i> .. .. .	...	...	...	...
(i) Need of retention of control.				
(ii) Administration of present system.				
(iii) Composition and working of Assam Labour Board.				
(iv) Defects of existing Act and system.				
(v) Possible substitutes.				

List of Subjects.	Reference to Pages,			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(7) <i>Unemployment</i>	3	60	83	...
(i) Extent and character.				
(ii) Extent to which caused by—				
(a) Retrenchment or dismissals.				
(b) Voluntary retirement.				
(c) Other causes.				
(iii) Possible methods of alleviating and remedying distress.				
(iv) Unemployment Insurance.				
(v) Application of International Conventions relating to unemployment.				
(8) <i>Labour "turnover."</i>* .. .. .	...	...	...	...
(i) Average duration of employment.				
(ii) Extent of casual employment.				
(iii) Absenteeism	5	60	86	...
(a) Extent, character and causes.				
(b) Seasonal or otherwise.				
(c) Time and wages lost.				
(9) <i>Apprentices Act, 1850</i> .. .. .	...	...	...	...
Value of.				
II. Staff Organisation.				
(10) <i>Details of organisation, administrative and departmental.</i>	...	...	...	...
(11) <i>Selection of managing staff</i>	6	61	86	158
(12) <i>Recruitment and training of supervising staff, superior and subordinate.</i>	6	...	...	...
(i) Methods in force.				
(ii) Facilities for training and promotion of workmen.	...	61	86	158

* This word should be read as indicating generally the changes in composition of the labour staff of an undertaking.

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(13) <i>Relations between staff and rank and file..</i>	8	61	87	158
(i) Relations generally.				
(ii) Value and defects of system of employing jobbers.				
(iii) Works Committees: their constitution, extent and achievements.				
(iv) Works Councils and Industrial Councils.				
(14) <i>Timekeeping, piecework, contract and attendance registers.</i>	...	...	...	...
(i) How and by whom kept and checked.				
(ii) How and by whom wages actually paid to workers.				
(15) <i>Contractors as intermediaries ..</i>	9	61	87	159
(i) Extent and character of work given on contract.				
(ii) Extent of sub-contracting.				
(iii) Control exercised over working conditions.				
(iv) Effects.				
III. Housing.				
(16) <i>Extent to which housing is provided ..</i>	9	62	89	159
(i) By employers.				
(ii) By Government or other public agency				
(iii) By private landlords.				
(iv) By workers themselves.				
(17) <i>Facilities for acquisition of land for workers' houses.</i>	...	...	...	...
(18) <i>Nature of accommodation provided in each class.</i>	11	63	92	...
(i) In relation to workers' demands.				
(ii) In relation to best type from health point of view.				
(iii) Provision made for lighting, conservancy and water supply.				

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(19) <i>Utilization by workers of accommodation available.</i>	11	63	92	...
(20) <i>Rent-rates in various classes ...</i>	11	63	93	...
(21) <i>Special problems arising in connection with various classes of housing. e. g. Subletting ; Occupation of employers' houses by tenants in other employ ; Eviction.</i>	11	63	93	...
(22) <i>Moral effect on worker of industrial housing conditions. Improvements tried and suggested.</i>	...	...	...	...
IV. Health.				
(23) <i>General health conditions of workers</i>	11	64	94	160
(i) <i>Figures of mortality.</i>				
(ii) <i>Birth rate and infant mortality. Methods of registration.</i>				
(iii) <i>Working conditions—</i>				
(a) <i>at work places ;</i>				
(b) <i>at home.</i>				
(iv) <i>Dietary.</i>				
(v) <i>Physique.</i>				
(vi) <i>Effects of disturbance of sex ratio in industrial cities.</i>				
(vii) <i>Relation between housing and mortality.</i>				
(24) <i>Extent of medical facilities provided</i>	12	64	95	...
(i) <i>By employers.</i>				
(ii) <i>By Government</i>				
(iii) <i>By other agencies.</i>				
(iv) <i>Provision for women doctors, trained midwives or dais.</i>				

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(25) <i>Extent to which medical facilities are utilised</i>	12	64	95	..
(i) Generally.				
(ii) By women.				
(26) <i>Sanitary arrangements, (a) at work places,</i>	12	64	95	...
(b) <i>at home.</i>				
(i) Latrines.				
(ii) Drinking water.				
(iii) Bathing and washing.				
(27) <i>Extent and nature of official supervision ..</i>	...	...	...	...
(i) <i>Work of Boards of Health in special areas.</i>				
(ii) <i>Inspection of plantations.</i>				
(iii) <i>In mill and other industrial areas.</i>				
(28) <i>Suitability of existing Factories and Mines Acts and Rules.</i>	...	...	...	...
(i) <i>Control of temperature in factories.</i>				
(ii) <i>Control of humidification in cotton mills.</i>				
(a) <i>Nature of action taken by Local Governments.</i>				
(b) <i>Results.</i>				
(29) <i>Disease ..</i>	...	...	...	...
(i) <i>Prevalence of industrial diseases.</i>				
(ii) <i>Prevalence of cholera, malaria, hook-worm and other tropical diseases.</i>				
(30) <i>Sickness insurance ..</i>	...	...	...	...
(i) <i>Suitability of International Labour Convention.</i>				
(ii) <i>Possibility of introducing other systems.</i>				
(iii) <i>How to meet difficulties arising from non-acceptability of Western medicine, paucity of medical men, migration of labour, finance.</i>				

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(31) <i>Maternity benefits</i> .. .. .	...	...	...	...
(i) Extent and working of existing schemes (including allowances given before and after childbirth.)				
(ii) History of central and provincial Bills.				
(iii) Possibility of legislation.				
V. Welfare (other than Health and Housing, but including Education).				
(32) <i>Extent of welfare work</i>	13	...	98	160
(i) By employers.				
(ii) By other agencies.				
(33) <i>Employment of Welfare Officers and workers.</i>	15	64	106	...
(34) <i>Nature of other Welfare activities, (a) by employers (b) by other agencies.</i>	17	65	107	...
(i) Provision for refreshments, shelters and creches.				
(ii) Provision for physical culture, recrea- tion and amusements.				
(iii) Other activities.				
(35) <i>Results achieved</i> .. .. .	...	...	...	...
(36) <i>Provision of educational facilities by em- ployers—</i>	19	65	113	...
(i) For adult workers.				
(ii) For half-time workers.				
(iii) For workers' children.				
(iv) Extent to which used.				
(37) <i>Desirability and possibility of provision for old age and premature retirement.</i>	19	65	116	...
(38) <i>Co-operation</i> .. .. .	...	...	...	...
(39) <i>Possibility and desirability of a Statutory Miners' Welfare Fund.</i>	...	...	...	...

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
VI. Education.				
(40) <i>Facilities for general education in industrial areas.</i>	19	65	113	...
(i) Of children not in employment.				
(ii) Of children employed in factories.				
(iii) Of adults.				
(41) <i>Facilities for industrial and vocational training.</i>	...	...	...	...
(42) <i>Effect of education on standard of living and industrial efficiency of workers.</i>	...	...	...	...
VII. Safety.				
(43) <i>Existing regulations in factories, mines, railways and docks.</i>	19	66	116	...
(44) <i>Incidence of accidents in factories, mines, railways and docks.</i>	20	66	116	...
(45) <i>Causes</i>	20	66	116	...
(46) <i>Accident prevention (including "Safety First" propaganda).</i>	20	66	117	...
(47) <i>Accidents in non-regulated establishments</i>	25	66	...	...
(48) <i>First-aid and medical relief</i>	25	66	...	...
(49) <i>Stringency of inspection and enforcement of regulations.</i>	...	...	...	...
(i) In industry generally.				
(ii) In seasonal industries.				
(50) <i>Effect upon safety of hours, health, light and working conditions generally.</i>	...	...	...	...

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
VIII. Workmen's Compensation.				
(51) <i>Workmen's Compensation Act</i> ...	25	66	117	...
(i) Extent of use.				
(ii) Comparison with extent of possible claims.				
(iii) Effect on industry.				
(iv) Availability and use of insurance facilities and value from workers' point of view.				
(v) Desirability of compulsory insurance by employers.				
(52) <i>Desirability of extending Act to other occupations.</i>	...	..	117	...
Possibility of providing against insolvency of employers who might be so covered.				
(53) <i>Suitability of provisions relating to—</i> ...	...	...	...	...
(i) Scales of compensation.				
(ii) Conditions governing grant of compensation.				
(iii) Industrial diseases.				
(iv) Machinery of administration.				
(v) Other matters.				
(54) <i>Desirability of legislation on lines of Employers' Liability Act, 1880.</i>	...	...	...	...
IX. Hours.				
A. Factories.				
(55) <i>Hours worked per week and per day</i> ...	27	...	118	160
(i) Normal, <i>i. e.</i> , as determined by custom or agreement.				
(ii) Actual, <i>i. e.</i> , including overtime.				
(iii) Spread over, <i>i. e.</i> , relation between hours worked and hours during which worker is on call.				

—List of Subjects.	Reference to Pages.			
	Pt. I	Pt. II	Pt. III	Pt. IV
	Page No.	Page No.	Page No.	Page No.
(56) <i>Days worked per week</i> ...	29	...	118	...
(57) <i>Effect of 60 hours restriction—</i>	29	...	118	...
(i) On workers.				
(ii) On industry.				
(58) <i>Effect of daily limit</i> ...	30	...	118	...
(59) <i>Possibility of reduction in maxima</i> ...	...	...	...	...
(60) <i>Intervals</i> ...	30	...	...	...
(i) Existing practice—				
(a) In relation to fatigue.				
(b) In relation to workers' meal times.				
(ii) Suitability of the law.				
(iii) Suitability of hours during which factory is working.				
(iv) Number of holidays given.				
(61) <i>Day of rest</i> ...	...	...	...	...
(i) Existing practice.				
(ii) Suitability of the law.				
(62) <i>Exempting provisions and the use made of them.</i>	...	...	...	...
B. Mines.				
(63) <i>Hours worked per day and per week</i> ...	...	67	...	...
(i) Normal, <i>i. e.</i> as determined by custom or agreement.				
(ii) Actual, <i>i. e.</i> including overtime.				
(iii) Spreadover, <i>i. e.</i> relation between hours worked and hours during which worker is on call.				
(64) <i>Days worked per week</i> ...	...	...	...	...

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(65) <i>Effect of restriction of hours</i>	67	...	...
(i) On workers.				
(ii) On industry.				
(66) <i>Possibility of reducing maxima</i>
(67) <i>Suitability of the law relating to shifts</i>
(68) <i>Possibility of introducing an effective daily limitation.</i>
(69) <i>Intervals</i>	68	...	...
(i) In relation to fatigue.				
(ii) In relation to workers' meal times.				
(iii) Number of holidays given.				
(70) <i>Day of rest</i>	68	...	..
(71) <i>Adequacy of existing provisions</i>
(72) <i>Exempting provisions and use made of them</i>
C. Railways.				
(73) <i>Hours worked per week and per day</i>
(i) Normal, i. e. as determined by custom or agreement.				
(ii) Actual, i. e. including overtime.				
(iii) Spreadover, i.e. relation between hours worked and hours during which worker is on call.				
(74) <i>Days worked per week</i>
(75) <i>Extent of application of International Labour Conventions relating to—</i>
(i) Hours.				
(ii) Rest days.				

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(76) <i>Intervals</i>
(i) In relation to fatigue.				
(ii) In relation to workers' meal times.				
(iii) Number of holidays given.				
(77) <i>Possibility of regulation</i>
D. Other Establishments.				
(a) Plantations.				
(b) Docks.				
(c) Other industrial establishments.				
(78) <i>Hours worked per week and per day</i>
(i) Normal, <i>i. e.</i> as determined by custom or agreement.				
(ii) Actual, <i>i. e.</i> including overtime.				
(iii) Spreadover, <i>i. e.</i> relation between hours worked and hours during which worker is on call.				
(79) <i>Days worked per week</i>
(80) <i>Desirability of regulation</i>
X. Special Questions relating to Women, Young Adults and Children.
A. Factories.				
(81) <i>Effect of 1922 Act on employment</i>
(82) <i>Admission of infants to factories</i>
(83) <i>Suitability of regulations for women's work</i>
(84) <i>Suitability of regulations affecting children</i>
(i) Hours and intervals.				
(ii) Minimum and maximum ages.				

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(85) <i>Double employment of children (i. e. in more than one establishment in same day.)</i>
(86) <i>Work and training of young adults. ... Facilities for apprenticeship.</i>
(87) <i>Extent of "blind alley" employment (i. e. extent to which children are dismissed on reaching full age).</i>
(88) <i>Comparative merits of double and single shift systems as affecting health of women, young adults and children.</i>
(89) <i>Work of women and children in factories not subject to Act.</i>
(i) Use by Local Governments of section 2 (3) (b).				
(ii) Advisability of extended application.				
B. Mines.				
(90) <i>Effect of Act of 1923 ... Suitability of certification provisions.</i>
(91) <i>Exclusion of women. ...</i>
(i) Suitability of regulations.				
(ii) Probable effect on industry.				
(iii) Economic effect on workers.				
(iv) Speed of withdrawal.				
C. Other Establishments.				
(92) <i>Need for regulations.</i>
XI. Special Questions relating to Seamen and Workers in Inland Navigation...				
(93) <i>Hours of work.</i>

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(94) <i>Rations and accommodation; articles of agreement, etc.</i>	...	...	..	..
(95) <i>Indian Merchant Shipping Act</i>	...	....	..	..
(i) Existing provisions.				
(ii) Need of revision.				
XII. Wages:				
(96) <i>Prevailing rates of wages (time and piece) and average earnings.</i>	30	68	119	161
(i) In industry.				
(ii) In surrounding agricultural areas.				
(iii) Difference between money wages and money value of all earnings.				
(96A) <i>Other allowances and perquisites</i>	39	69	131	161
(97) <i>Movements in recent years</i>	30	68	119	...
(i) Increases and decreases.				
(ii) Reasons for variation.				
(iii) Relation to prices and cost of living (pre-war and post-war).				
(iv) Relation to profits.				
(98) <i>Amounts sent to villages</i>	...	...	....	..
(99) <i>Payment in kind and allied problem</i>	...	..	..	..
(100) <i>Extent and effect of payment through contractors, sub-contractors or headmen.</i>	...	...	...	...
(101) <i>Method of fixing wages</i>	41	70	134	...
(i) By negotiated agreements.				
(ii) Other means.				
(102) <i>Basis of payment for overtime and Sunday work.</i>	..	...	..	..
(103) <i>Extent of standardisation</i>	41	70	247	...

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(104) <i>Effect of wage-changes on labour supply</i> ...	42	70	134	...
(105) <i>Minimum wages</i> ... Advisability and possibility of statutory establishment.	42	70	135	...
(106) <i>Deductions</i> ... (i) Extent of fining. (ii) Other deductions. (iii) Utilisation of fines. (iv) Desirability of legislation.	44	70	135	...
(107) <i>Periods of wage-payment (day, week or month)</i> . (i) Periods for which wages paid. (ii) Periods elapsing before payment. (iii) Desirability of legislation— (a) to regulate periods ; (b) to prevent delay in payment. (iv) Treatment of unclaimed wages.	45	71	138	...
(108) <i>Indebtedness</i> (i) In village. (ii) In industrial area.	46	...	145	...
(109) <i>Bonus and profit sharing schemes</i> ... (i) Nature and effect of schemes which are or have been in operation. (ii) Basis of schemes, whether production or profits.	46	71	146	...
(110) <i>Annual or other leave</i> (i) Extent to which taken by workers. (ii) Extent to which countenanced and or assisted by employers. (iii) Extent of consequential loss to worker of back-lying wages.	46	71	148	161

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(111) <i>Desirability of Fair Wages Clause in public contracts.</i>	...	...	...	...
XIII. Industrial Efficiency of Workers.				
(112) <i>Comparative changes in efficiency of Indian workers in recent years.</i>	50	71	153	161
(113) <i>Comparative efficiency of Indian and foreign workers.</i>	50	71	153	161
(114) <i>Extent to which comparisons are affected by—</i>	..	..	..	..
(i) Migration of workers.				
(ii) Use of machinery.				
(iii) Comparative efficiency of plant.				
(iv) Comparative efficiency of management.				
(v) Physique.				
(vi) Health.				
(vii) Education.				
(viii) Standards of living.				
(ix) Climate.				
(115) <i>Effect on production of—</i>	...	...	...	...
(i) Changes in working hours.				
(ii) Changes in other working conditions.				
(iii) Expenditure on health and sanitation.				
(iv) Housing.				
(v) Alterations in methods of remuneration				
(vi) Movements in wage levels.				
(vii) Legislative enactments.				
(viii) Dietary.				
(ix) Alcohol and drugs.				
(x) Industrial fatigue.				
(116) <i>Possible methods of securing increased efficiency.</i>	...	...	...	...

List of Subjects.	Reference to Pages			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
XIV. Trade Combinations.				
(117) <i>Extent of organisation of—</i>	52	72	153	...
(i) Employers.				
(ii) Employed.				
(118) <i>Effect of organisations on—</i>	53	72	153	..
(i) Industry.				
(ii) Conditions of workers generally.				
(119) <i>Nature of Trade Union activities</i> ..	53	72	153	..
(i) Mutual aid benefit schemes: unemployment: sickness old age: strike pay.				
(ii) Other activities.				
(120) <i>Individual Trade Unions</i>	53	72	153	...
(i) History.				
(ii) Attitude of workers and extent of their control.				
(iii) Attitude of employers and relations with them.				
(121) <i>Trade Unions Act, 1926</i>	54	72	153	...
(i) Extent to which utilised.				
(ii) Effects.				
(iii) Possible amendments.				
(122) <i>Miscellaneous questions regarding Trade Unions.</i>	...	...	...	...
(i) Methods of negotiation between employers and employed.				
(ii) Results of attempts at co-operation between employers and employed to increase efficiency of production.				
(iii) Position of employees in State industrial concerns in relation to general Trade Union movement.				

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
XV. Industrial Disputes.				
(123) <i>Extent of strikes and lock-outs</i> ..	54	72	276	
(i) Causes.				
(ii) Duration and character.				
(iii) Nature and methods of settlement.				
(iv) Loss to industry and workers.				
(124) <i>Conciliation and arbitration machinery</i> ...	57	72	156	
(i) Results of previous investigations.				
(ii) Part played by official or non-official conciliators in settling disputes.				
(iii) Use (if any) made of Employers' and Workmen's Disputes Act, 1860.				
(iv) Joint standing machinery for regulation of relations between employers and workpeople.				
(v) Opportunity afforded to workpeople of making representations.				
(vi) Applicability to Indian conditions of Industrial Court. Trade Boards, Joint Industrial Councils.				
(125) <i>Trades Disputes Act</i> .. ..	..	..	..	..
(126) <i>Attitude of Government—</i> ..	..	..	..	..
(i) Towards trade combinations.				
(ii) In connection with industrial disputes.				
XVI. Law of Master and Servant.				
(127) <i>Effect of repeal Workmen's Breach of Contract Act.</i>				

List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(128) <i>Types of contract commonly in use</i>
(129) <i>Extent to which (i) Civil, (ii) Criminal law is available and used for enforcement.</i>
(130) <i>Madras Planters Labour Act, 1903</i>
(131) <i>Coorg Labour Act</i>
(132) <i>Employer's and Workmen's Disputes Act : Is it used ?</i>	156	..
XVII. Administration.				
(133) <i>Central and Provincial Legislatures</i>
Action and attitude on labour questions.				
(134) <i>International Labour Organisation</i>
(i) Ratification of Conventions and action taken.				
(ii) Its effect on legislation, &c.				
(135) <i>Relations between Central and Local Governments.</i>
(136) <i>Administrative authorities in various Governments.</i>
Work of special labour offices or officers.				
(137) <i>Effect of differences in law or administration in Indian States and British India.</i>
(138) <i>Acquaintance of workpeople with factory legislation.</i>

: List of Subjects.	Reference to Pages.			
	Pt. I.	Pt. II.	Pt. III.	Pt. IV.
	Page No.	Page No.	Page No.	Page No.
(139) <i>Factory inspection</i> .. ..	..	..	..	..
(i) Adequacy of staff.				
(ii) Uniformity of administration in different Provinces.				
(iii) Rigour and efficiency of administration				
(iv) Prosecutions and their result.				
(140) <i>Mines inspection</i> .. ..	..	..	..	..
(i) Adequacy of staff.				
(ii) Rigour and efficiency of administration				
(iii) Prosecutions and their result.				
(141) <i>Railways (State and Company)</i> ..	57	73	156	161
Administration of questions affecting personnel.				
(142) <i>Plantations, docks and other industrial establishments.</i>	..	..	..	..
Extent and nature of inspection.				
XVIII. Intelligence.				
(143) <i>Existing statistics</i> .. ..	..	..	..	..
(i) Extent and use.				
(ii) Method of collection.				
(iii) Degree of accuracy.				
(144) <i>Possibility of improvement in statistics</i> ..	..	..	..	..
(145) <i>Nature of special investigations conducted</i> ..	..	..	..	..
(i) Cost of living enquiries.				
(ii) Results achieved.				
(146) <i>Future developments necessary</i> ..	..	..	..	..

APPENDIX A.

Annexure I
Part III.
Item 32.

Welfare Committee.

1. The enclosed pamphlet contains some interesting information as to what is being done on three other Railways about Welfare Committees. It will be seen that on two of these Railways individual complaints are treated as coming within the jurisdiction of Welfare Committees. The Bengal Nagpur Railway would seem to have gone furthest in this direction, but it must not be overlooked that the scheme is designed to meet conditions that exist on a Railway organised under a departmental system, whereas the East Indian Railway has got the divisional system of organisation.

2. Personally I am beginning to doubt if our Operating staff will ever take much interest in any scheme of Welfare Committees if individual grievances are absolutely ruled out as coming within the competence of all such committees. At the same time I see tremendous objections in *individual* questions of discipline, super-sessions, promotions, etc., being discussed by committees consisting of officers and subordinates. To meet this objection, and also to get over the difficulty that the scheme adopted by the Bengal Nagpur Railway is one designed to fit in with a departmental organisation which does not exist on this Railway, I have tried to devise a scheme which might be more suitable to this Railway. This tentative scheme is as follows :—

3. Each division should be divided up into a certain number of areas (say half a dozen) and for each of these areas there should be an Area Welfare Committee, consisting entirely of subordinates. A portion of these should be upper subordinates nominated by the Divisional Superintendent and the balance should consist of upper and lower subordinates chosen by the staff of the area. There will be no general restriction as to the matters to be discussed by the Area Committees and cases concerning individual grievances may be discussed under the conditions laid down in the next paragraph. As regards matters of general interest (as opposed to case concerning individual cases) these questions which cannot be disposed of locally by the "Area Welfare Committee" should be put up by the Area Committee with their recommendations to the Central "Divisional Welfare Committees," which are already in existence on most Divisions.

4. As regards individual complaints, the rules and procedure will be as follows. Such cases can be discussed provided the following conditions are fulfilled :—

- (a) The order against which it is complained has been obeyed.
- (b) An appeal against the order complained of has been sent to the Divisional Superintendent and has been ' turned down.'
- (c) The order complained against is not one that has issued from a head of a department.

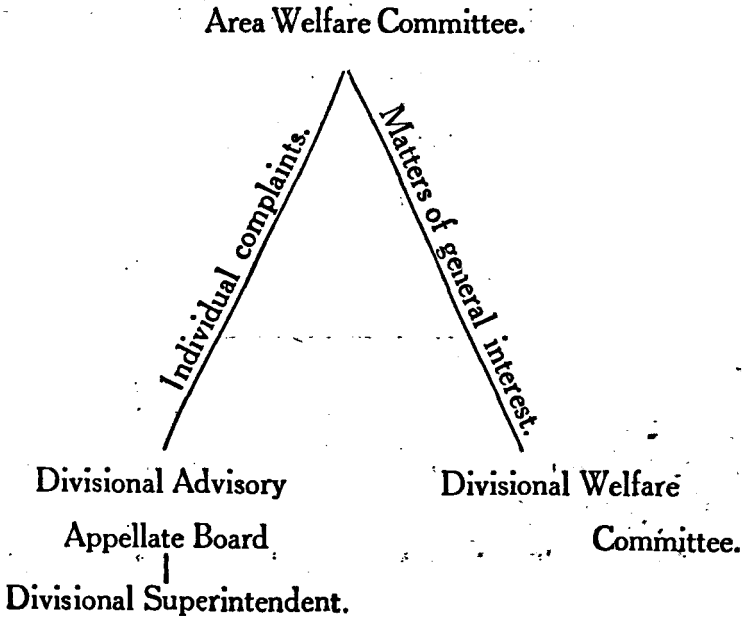
Subject to above conditions, individual complaints can be discussed. If the majority of the committee are of the opinion that no real grounds for complaint exist, the committee should inform the complainant that they are not prepared to support his demand for a reconsideration of the orders passed. If, however, the majority come to the opinion that the matter is one that *prima facie* merits further consideration, the case should be referred by the committee to the Divisional Superintendent with the request that he will have it re-examined by his " Divisional or Advisory Appellate Board " (which is described in the next paragraph).

5. The Divisional Advisory Appellate Board referred to above should consist of not less than four senior officers nominated by the Divisional Superintendent. They should meet when necessary to examine individual complaints referred to them by the Divisional Superintendent and report to him with their recommendations. The officer who passed the order forming the subject of the complaint should always be one of the members. If necessary majority and minority reports can be submitted. No subordinates will be on this Board.

6. It will be seen that normally all cases that come to this Divisional Advisory Appellate Board will reach them through the Area Welfare Committees. Where, however, a man has received a notice of discharge I am inclined to think that it might be as well to give him the right *whilst he is still in the service* of asking the Divisional Superintendent direct to have his case referred to this Board, for I do not think the Area Welfare Committees should be allowed to discuss complaints made by men who are no longer in the service.

7. It will, of course, be entirely open to the Divisional Superintendent to accept or to reject the advice of the Divisional Advisory Appellate Board but I would suggest that in all cases he should advise the Area Welfare Committee of his final decision as regards individual complaints forwarded to him by them for re-consideration. He need not, unless he desires, give the reasons on which he has come to his decision.

8. The above mentioned scheme can be illustrated by the following diagram :—



5th December 1928.

G. L. COLVIN.

**Extract from the East Indian Railway Station Welfare
Committees Rules, Dated the 22nd September 1922.**

* * * * *

11. As an advisory body the Committee may discuss questions such as quarters, water supply, schools, hospitals, medical attendance and matters concerning the comfort, welfare and recreation of the staff, in fact, generally the conditions under which the staff work and live. Any matter affecting the employees in the station generally or any section of them may be brought forward by any member for discussion, but under no circumstances may any question affecting an individual member of the staff form the subject of discussion by the Committee. Such cases must be represented by the individual concerned through the proper channel to his superior officers. The final decision as to whether any particular matter should be discussed will rest with the Chairman.

* * * * *

**Extract from the East Indian Railway Station Welfare
Committees Rules, Dated the 22nd September 1922.**

* * * * *

14. Questions regarding scales of pay and allowances may be discussed by the Committee, and the nominees of the railway administration should enter into such discussions, so far as it is necessary, to ascertain from representatives of the staff the nature of and the grounds for requests for any improvements or enhancements. It will, however, not be permissible for them to associate themselves with any recommendations the representatives of the staff may wish to make. Regarding such matters, therefore the entries in the minutes should read somewhat as follows :—

“representing
theraised the
question of.....
..... ..

After discussion, the Committee agreed that the following entry should be made in the Minutes :—

Nature of request.....

 Reasons given for request.....

As the nominated Members of the Committee reserved giving any opinion, it was decided that the matter should be left for the Agent's decision."

* * * * *

On the Asansol Division Area Welfare Committee have been started in the following areas :—

Ondal
 Asansol
 Madhupur
 Dhanbad
 Gomoh

Six members were nominated by the Divisional Superintendent for each of the Area Welfare Committees and the staff were allowed to elect six members for each Welfare Committee from the following classes of staff :—

- 1 European and Anglo-Indian representative of the Power staff, who may be either of the Shed or Running staff.
- 1 Indian representative of the Power staff, who may be either of the Shed, Running or Clerical staff.
- 1 European and Anglo-Indian representative of the Transportation staff, who may be either of the Running, Control or Station staff.
- 1 Indian representative of the Transportation staff, who may be either of the Running, Control, Station or Clerical staff.
- 1 Indian representative of the Rolling Stock staff.
- 1 Indian representative of the Engineering Branch.

The staff were notified as to what cases could be put forward, and they were advised that they should represent their cases to the nominated or elected members either in writing or verbally or send their representations through the Inspectors of their sections, who would hand them over to the Chairman of the Area Welfare Committee.

Meetings have been held once a month and general questions relating to water supply, lighting, sanitation, Institutes, staff quarters, supply of uniforms and other matters of general interest concerning the staff were put forward. Area Welfare Committees have been kept advised by the Divisional Superintendent of the action taken or given reasons when no action could be taken on their representations. A special feature of these Area Welfare Committees is that although the staff have been allotted to put forward individual complaints, *vide* para. 4 of Agent's Circular, dated 5th December 1928, no case has been put up at any of the Welfare Committee meetings through the Divisional Welfare Committee for enquiry by the Divisional Appellate Board. This point to the staff being satisfied with the result of their direct appeals to the Divisional Superintendent.

It appears that these Area Welfare Committees tend to establish a feeling amongst the staff that their representations are looked into by the higher authority on the division, and gives them the satisfaction of knowing that suggestions put up at the Welfare Committees have a greater effect than spasmodic applications by one or more individuals. Sufficient time has not, however, lapsed since the introduction of these Committees for the Divisional Superintendent to state definitely whether it suitably meets the desires and wishes of the staff.

Shortage of funds has to a large extent restricted the scope of the utility of these Welfare Committees, more especially as the Chief Engineer has ruled that alterations to quarters and courtyards are not to be undertaken until such time as staff without quarters are provided for.

With the introduction of Area Welfare and Divisional Welfare Committees as also the Divisional Appellate Board, the necessity for Station Welfare Committees ceased.

Formerly there were 2 Station Welfare Committees at Asansol and Dhanbad, which in addition functioned as Sanitary Committees. The Asansol Station Welfare Committees has been abolished, as

in addition to its duties there is also a Municipal Ward Committee here which looks after the sanitation of the station. The Dhanbad Station Welfare Committee is now purely a Sanitary Committee.

In addition to the Area Welfare Committees there is a Divisional Welfare Committee consisting of 11 nominated members and 11 representatives elected by all classes of staff employed on the division. The members at the meeting of the Divisional Welfare Committee have brought up matters concerning questions of pay, allowances, quarters, house allowance, Institutes, uniforms, leave, passes, street lighting, sanitation, etc. The special advantage of the Divisional Welfare Committee is that it consists of subordinates as well as Senior Officers of the Division and the staff through their representatives get a better chance of representing their grievances at these meetings instead of by application, as used to be the case before. Certain proposals put forward by Area Welfare Committees have also been referred by the Divisional Superintendent to the Divisional Welfare Committee.

During any unrest these Area Welfare Committees and Divisional Welfare Committee may form an important link between the staff and the Administration.

On the Dinapore Division—Committees have only been in operation for a few months.

The procedure detailed in Agent's printed Circular, dated 20th March 1925 and Divisional Superintendent's Meetings No. 10 (Subject No. 12) and 12 (Subject No. 1) dated 19/20th March 1928, and 24th January 1929 respectively has been observed in forming the Staff Committees. Representatives are drawn by two sources, viz :—

- (a) Nomination
and
 - (b) Election
- (a) Nominated members generally belong to the Supervising Staff.
 - (b) The results of the election show that the Workmen Class have captured 90 per cent. seats.

It follows from the above that the proportion of the representatives of the workmen class as compared with the Supervising Staff on the Regional Welfare Committees is 45 per cent. There are 6 Regional Welfare Committees on this Division and the total

number of workmen representatives comes to 54 out of 60, the total number of elected members.

There are already distinct signs that the staff are alive to this method of bringing forward matters affecting their welfare.

No personal appeals have so far been put forward.

The election scheme worked very well. Of the elected members 90 per cent. came from classes other than senior supervising staff, which is presumably what was intended.

Of the large number of matters put up, about half are general, and half local. Of the general matters, a number are criticisms of rules and orders of the Administration. These need very careful and firm handling primarily in the Regional committees. This is distinctly not obtaining at present in the Regional Committees, who show a tendency to pass on everything to the Central Committee without proper examination. Unless matters improve, it will probably be necessary to have nominated Chairman from Officers or senior staff who will better direct and control as well as explain difficulties of the Administration.

Regional Committees are the foundation of the whole scheme, and if they are allowed to develop into "disgruntled grievance committees" they will defeat their purpose, and be a menace, instead of a help.

Direction, Control and Explanation of Difficulties must be effective at the time matters are put up, and while in Direct Contact with Staff Elected Representatives.

At present the scheme cannot be said to be a success, but with further experience and some re-organisation, it may be made to work satisfactorily.

The present weaknesses apparent are —

- (1) Regional Committees seem to take up the attitude that if redress is not given at once, Administration is not out to help.
- (2) Weakness of Control in Regional Committees.
- (3) Large number of matters beyond the competence of Divisional Superintendent, and failure of Administration to reply to them promptly.
- (4) Paucity of Funds necessitating postponement of almost everything costing money.

Solomon said "Hope deferred maketh the heart sick," and it is "Hope deferred" which is going to wreck the scheme and make it ineffective.

The most urgent matter is to make replies, decisions, and actions prompt, or at least reasonably speedy.

The Committees cause a great deal of extra work. This will not be grudged if effective good is done. At present in view of items (3) and (4) above, there is a feeling that it is wasted labour.

The following suggestions are put forward :—

- (1) Regional Committees should not be held monthly but quarterly—*Central Committee* the same.
- (2) If after further experience, there is no improvement in working of Regional Committees, carefully selected Chairman be appointed to them.
- (3) More generous allotment of funds to enable Divisional Superintendent to remove the most pressing grievances.
- (4) Organisation in Head Office and in Railway Board for dealing promptly with Welfare Committee matters.

In spite of all the preceding criticism, some important matters, which had previously been overlooked, have been brought to light, so it may be said that some good has been done.

On the Allahabad Division, the Divisional Welfare Committee deals with all subjects relating to housing sanitation education recreation and other matters affecting the well being of the staff in general. This Committee has done useful work and has undoubtedly helped to bring about improved conditions.

The Lucknow Division has been divided up into six regions with a Committee for each region known as the Area Welfare Committee.

Lucknow,	Fyzabad,	Jaunpur,
Benares,	Partabgarh	and Rae-Bareli.

These Committees meet once a month. The number of members is kept as low as possible consistent with all branches being represented. Three or four members are nominated by the Divisional Superintendent. The rest are elected. In each case the Secretary is an Inspector. Menials are well represented. 33 per cent. of the members of the Lucknow Committees are menials and 45 per cent. of the Jaunpur Committee.

There is also a Divisional Welfare Committee consisting of Senior Scale Officers with the Divisional Superintendent as President which meets once in two months.

The main subjects discussed are—

- (a) Quarters.
- (b) Clothing.
- (c) Education.
- (d) Miscellaneous.

The majority of items relate to quarters and water supply.

All members do not hesitate to put forward grievances. The greatest handicap is the prevailing lack of funds. If this continues the Committee will lose their enthusiasm and the system of Welfare Committees will be a failure.

A Divisional Welfare Committee was formed on the Moradabad Division in June 1928 and the results so far have justified its existence.

The Committee consists of 20 members representative of all classes of staff on the Division, 10 of whom are elected by the staff as laid down below, the remaining 10 being nominated by the Divisional Superintendent but includes Divisional Superintendent as *ex-Officio* Chairman and a Secretary. The different classes of staff are as follows :—

- (a) 2 representatives of the European and Anglo-Indian staff.
- (b) 1 representative of Indian Clerical staff excluding all station clerical staff, such as, Station Masters, Assistant Station Masters, Goods Clerks and Booking Clerks. This class is therefore practically confined to all clerical office establishment.
- (c) 2 representatives of Indian Station staff, *i. e.*, Station Masters, Assistant Station Masters, Goods Clerks and Booking Clerks, all Station clerical staff in fact and including the relieving staff.
- (d) 2 representatives of the Indian Running staff. This includes Drivers, Firemen, Running Shed staff, Train Examining staff and Guards.

- (e) 2 representatives of the Indian station staff excluding those under(c). This class will represent Gunners, Shunting Porters, Signal points staff and all station menial establishment.
- (f) 1 representative of the Indian Permanent Way staff. This excludes clerical staff and is therefore confined to Mistries, Gangmen and other workers on the line.

The nominated members are not necessarily entirely officials. It is the intention to nominate a good many members who will be representatives of different classes of staff in addition to the elected members.

The object of this Committee is mainly—

- (a) to give the staff of all grades an opportunity of maintaining touch with the Divisional Superintendent and the officers on the Division.
- (b) to give the members of the staff representing any particular body the opportunity to ventilate any difficulties which they may feel are affecting them either in their work or in their manner of living.
- (c) to permit the members to discuss such questions as quarters, water supply, schools, hospitals, Medical attendance and any matters which concern the comfort, welfare and recreation of staff.
- (d) to allow the members to bring forward for discussion matters affecting the working hours of any class in general.

Matters affecting individual grievances or disciplinary action cannot be discussed but there is no objection to instances of pay and allowances being received late, or not received, being brought up with a view to such instances being noted and such troubles being remedied.

Any particular class of staff wishing to bring up any matter for discussion will notify the secretary one week prior to the date on which the meeting will be held. The dates of meetings will always be circulated one month before they are held.

The following methods will be adopted in order to ensure proper election of the members of the different classes :—

Class A.—Registers will be opened simultaneously at the following stations on the Division :—

Khan Alampura.	Dehra Dun.	Lhaksar.
Moradabad.	Bareilly.	Shahjahanpur.

The Register will remain open for a day. Each man wishing to vote will enter the name of his representative in the register and sign the same. The two men receiving most votes will be elected automatically. No votes can be recorded by proxy but men living at out stations may despatch the names of their representative to the Station Master either at Moradabad or to the nearest station, the Station Master of which will duly enter the name in the register and sign it retaining the slip for record.

Class B.—The Election will be on the same lines as Class A. A register will be opened in the Divisional Superintendent's Office under the charge of the Office Superintendent who will be responsible that the election is properly conducted.

Class C.—The Division will be divided into four zones which will correspond with the sections each Movement Traffic Inspector is responsible for. On a date which will presently be stated each Traffic Inspector will travel throughout his section with a register. Each station will then record the names of three men whom they propose as representatives. Subsequently the names of the men receiving the greatest number of votes will be published and in the event of more than two members receiving an equal majority of votes a further ballot will be held.

Class D.—The same arrangement as classes A and B. In this case registers will be opened at the following stations :—

Khan Alampura,	Lhaksar,	Dehra Dun,	Hardwar,
Moradabad,	Hapur,	Chandausi,	Bareilly,
	Shahjahanpur and Balamau.		

The staff stationed on the two following branches will submit their voting papers to the Station Master, Lhaksar :—

- (i) Najibabad-Kotdwara Branch.
- (ii) Hardwar-Rikhikesh Branch.

Class E.—This will be treated in exactly the same way as Class C. The Traffic Inspectors being responsible for obtaining names in the registers which they will arrange to do on the same day.

Class F.—The Division will be divided into six zones which will correspond with the Sub-Divisions under each Assistant Superintendent, Way and Works. Each Assistant Superintendent, Way and Works will call upon the Staff under each Permanent Way Inspector or Sub-Permanent Way Inspector to nominate 3 representatives. After this nomination is made the names will be published and the men asked to vote for one of the men. The man obtaining the greatest number of votes will be elected.

In all classes if the voting is so close as to cause doubt whether the man elected is truly representative of the class a fresh election for that class will be held.

Each member elected will serve on the Committee for 2 years but half of whom will retire each year ; therefore in the first instance half of them will only serve for one year.

The Committee will ordinarily meet once quarterly but extra meetings can be called if necessity arises. Any class of staff wishing to bring up any matter urgently may give notice to the Secretary at any time. The names of the Nominated and Elected members will be published along with the date of first meeting in due course.

APPENDIX IX.

Annexure to Part III,
item 34.

EAST INDIAN RAILWAY.

INDIAN STAFF LOAN FUND.

RULES AND REGULATIONS.

Object and constitution of
the Fund.

1. The fund is established by the East Indian Railway with the approval of the Secretary of State for India, for the purpose of assisting certain classes of Indian servants of the Railway Administration as defined in clause 3, with loans on favourable terms for all or any of the following purposes namely :—

- (i) Religious ceremonies.
- (ii) Domestic ceremonies.
- (iii) Medical expenditure.

*The Capital of the
Fund authorized now
amounts to Rs. 1,00,000.

The Fund at the outset to consist of a grant of Rs. 10,000 from the "Fine Fund" of the Railway, and is intended to be supplemented* with further grants from the same source as may from time to time be required, subject to the approval of the Railway Board; the interest received upon loans granted from the Fund to be credited to the Fund.

Management.

2. Subject to the general control of the Railway Board, the Fund shall be managed in India by a Committee consisting of the following officers of the Railway for the time being :— The Agent, the Chief Accounts Officer and the Chief Operating Superintendent, and also three members of the Indian staff to be nominated by the Agent and approved by the Railway Board. The Committee, subject to the control aforesaid, may from time to time appoint any person (either from the Railway's servants or otherwise) to perform the services of Secretary of the Committee and the general routine duties of management of the business of the Fund, and may remove, suspend and dismiss such employee. They may also, if they think proper and subject as aforesaid, pay him a salary at their discretion. The expenses of management of the Fund shall be defrayed out of the Fund, but the accounts of the Fund shall be kept in the Accounts Office under the immediate direction of the Deputy Chief Accounts Officer.

To whom loans may be
made.

3. A loan may be advanced for all or any of the purposes aforesaid to any Indian servant of the Railway Administration whose age is not less than 18 years and whose pay or wages are not less than Rs. 15 nor more than Rs. 60 per mensem at the time the loan is made.

Amount of loan.

No loan shall be advanced for a sum exceeding either (1) six months' pay or wages of the servant to whom the loan is made (calculated at the rate of his pay or wages at the time the loan is made) or (2) the sum which at the time the loan is made is at the credit of the servant in the Provident Fund represented by his own subscriptions thereto.

Interest to be charged.

4. Interest at the rate of 5 per cent. per annum, payable monthly, shall be charged on all loans from the date of advance until repayment.

LOAN FUND FOR INDIAN STAFF. Chap. VIII.

Rules and Regulations.

5. The principal sum of every loan shall ordinarily be repay- Loans how to be repaid.
able by 36 equal monthly instalments, and when the loan is not ad-
vanced by instalments, the first of such monthly instalments shall be-
come due on the day when the second issue of pay after the date of
the loan is made, and with every monthly instalment of principal
there shall also be paid the interest due in respect of the loan cal-
culated up to the date of payment.

A loan may be advanced by three equal monthly instalments if
so desired by the applicant, and in such case the first monthly in-
stalment in repayment of the loan and interest thereon, shall become
due on the day when the second issue of pay after the last instalment
of the loan is advanced is made.

6. Payment of the monthly instalments by which a loan is
repayable or of the whole loan when it is repayable in one sum,
shall ordinarily be made by deduction of the amount from the pay or
wages of the servant, and such deduction shall be made by the Ac-
counts office in the salary paysheets, the amount of such deductions
being paid by the Accounts office to the Committee of the Fund.

7. A servant obtaining a loan shall be at liberty at any time,
or from time to time during the currency of the loan to pay off the
whole or any part of the loan for the time being outstanding pro-
vided that he at the same time pays all interest due on such loan
calculated up to the date of payment.

All such payments shall be made to the Treasurer of the East
Indian Railway to be placed to the credit of the Committee of the
Fund.

8. A servant of the Railway desirous of obtaining a loan under Loans how obtained.
these rules shall make his application for the same in the form, at-
tached, through his departmental superior, who, when forwarding
the same to the Committee, shall state whether he does or does not
recommend the loan being made.

9. The members of the Committee shall be the Trustees of the Loan Funds to be deposited
with State Railway Provi-
dent Fund,
Fund, and all the moneys of the Fund shall be passed by debit or
credit to "State Railway Provident Fund" under a separate sub-
head "Indian Staff Loan Fund." The withdrawal of the moneys of
the Fund, as may from time to time be necessary on the ordinary
business of the Fund, shall be made by warrants issued by the
Secretary of the Fund, who will prepare a Journal voucher for the
total monthly payments by credit to "Traffic Earnings" and debit
to "State Railway Provident Fund—"Indian Staff Loan Fund"

10. Always provided that the Railway Board shall at their dis- Transfers from Loan Fund
and ultimate disposal of
Fund.
cretion have power to re-transfer from the Fund to the Fine Fund
any assets which may not be required for the purposes of the Fund,
and that when the Fund is closed its assets shall be re-transferred to
the Fine Fund.

Chapter VIII. LOAN FUND FOR INDIAN STAFF.

Rules and Regulations.

Making up of accounts of Loan Fund.

11. A full statement of the affairs of the Fund shall be submitted annually to the Railway Board.

Alteration of rules.

12. The foregoing Rules and Regulations and all new or altered Rules and Regulations to be framed in pursuance of this Rule may from time to time be altered or added to or rescinded as the Railway with the approval of the Government of India, may think proper and determine.

SUBSIDIARY REGULATIONS.

Applications to be countersigned by two employees drawing Rs. 50 or over.

894. (1) Applications must be countersigned by two employees of standing in the Railways' service, drawing salaries not less than Rs. 50 per mensem, who must satisfy themselves that the particulars given in the application are correct.

Weekly Gazette, Part I, dated 14th August 1909, para. 356.
 Ditto ditto dated 11th September 1909, para. 388.
 Ditto Part II, dated 3rd September 1910, para. 631.
 Ditto ditto dated 31st August 1912, para 568.
 Weekly Gazette, Part I, dated 8th February 1913, para. 70.

Applications and communications should be addressed to Secretary.

(2) Applications for loans must be submitted, and communications in connection therewith addressed to the Secretary, Indian Staff Loan Fund, Chief Accounts Officer's Office, Calcutta.

Applications when to be submitted.

(2a.) Applications may be submitted at any time within 30 days of the date the loan is required.

Interest how calculated.

(3) Loans granted on or before the 15th of a month will be charged interest for the full month in which granted and loans granted after the 15th of a month will be charged interest from the first of the following month.

Clear explanations of purposes for which loans required should be given in the application.

(4) The staff should in their own interests afford clear explanations of the purposes for which loans are required. It must also be clearly stated in the application for loans for domestic or religious ceremonies to be performed for persons other than a wife or children whether such persons are entirely dependent on them or not.

Applications for loans on account of Medical expenditure should be supported by Medical certificates.

(5) Applications for loans on account of medical expenditure should be supported by Medical certificates signed or countersigned by a Medical Officer of the Railway. Departmental Officers should see that this is done before sending in the applications.

Warrants for loans are valid for one month only from the date of issue.

(6) Warrants on account of loans granted by the Fund are current for one month only from the date of issue and all warrants presented after one month to be cashed, should be refused. Warrants not cashed within a month should at once be returned to this office. Fresh warrants will not be issued, until fresh applications for loans with explanations as to why the warrants were not cashed in the first instance are received and considered by the Committee.

LOAN FUND FOR INDIAN STAFF. Chap. VIII.

This application may be submitted at any time within
30 days of the date the loan is required.

Au. 712.
L. F.

Application for Loan.

To

THE SECRETARY, INDIAN STAFF LOAN FUND

I _____ of _____ (1) Here state occupation.

being a (1) _____ in the employment of the Railway
at a monthly wage of Rs. _____ request that a loan of Rs. _____
may be made to me under the rules of the Indian Staff Loan Fund
for the purpose stated below, and I undertake to apply the said
sum for that purpose only.

Religious Ceremonies (2) _____ (2) Strike out whichever

Domestic Ceremonies _____ of these is inappropriate

Medical Expenditure _____ and give brief details

I declare that I am _____ years _____ months of age. showing the date on

Station _____ for whom, the expendi-
Date _____ 193 _____ ture has been or will be

incurred.

In the case of loans for

medical expenditure,

attach certificate of

a Medical Officer of the

Railway Administration.

Signature in full and Staff number.

P. F. Account Number.

This application must be countersigned by two employees
of standing in the service of the Railway Administration
drawing not less than Rs. 50 per mensem, who must satisfy
themselves that the particulars given in the application are
correct.

Signature in full* } _____ Signature in full* } _____ *To be written legibly.

Designation _____ Designation _____

Pay Rs. _____ Staff No. _____ Pay Rs. _____ Staff No. _____

No. _____ dated _____

Length of service of the applicant

_____ years _____ months.

Particulars of previous loan from this Fund, if any :—

Amount _____ Advice No. _____ Date _____ 19

I (3) _____ recommend that the loan be made.

(3) Here insert the words
"do not" if such is the
case.

Head of Dept. or Divl. Officer.

Station _____

Certificates to be filled in at Head Office.

Certified that salary of above man is Rs. _____ per month.

Accounts Officer.

Establishment Section.

Certified that the amount at credit of above man in the Provi-
dent Fund represented by his own subscriptions thereto is
Rs. _____ on _____ (date.)

Accounts Officer, Provident Fund.

W. O. No. 5323-100-24-1-30.