

THE



# Bombay Government Gazette.

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## PART I.

### Government Notifications, Appointments, &c.

#### NOTIFICATIONS.

##### GENERAL DEPARTMENT.

*Bombay Castle, 8th March 1886.*

No. 908.—The following rules for the grant of certificates in the Civil Medical Department are published for general information :—

1. Medical officers are enjoined to keep accurate journals of the cases of all Covenanted or Uncovenanted Civil servants or Military officers whom they have under treatment.

2. All cases shall show distinctly in the headings the following particulars :—

- Rank and name.
- Department.
- Age.
- Disease.
- Habits.
- Total service.

Service in India.

Amount of previous sick leave.

Date of return from last sick leave and from what station.

3. The statement shall clearly show the opportunities which the medical officer has had of becoming acquainted with the case, the medical history of the patient, the origin and progress of the present ailment, the present condition of the patient, the treatment adopted, and the reasons for the recommendations made.

4. All certificates recommending change of climate must specify the period to which it is proposed the leave shall extend, as well as the particular place or country to which the sick person is to proceed.

5. The applicant for leave out of India must be provided with four signed copies of the case and with a certificate, according to Form 1,

Appendix, to be furnished by the medical attendant: two copies of the case and the certificate to accompany the application for leave, one copy to be retained in the possession of the applicant and one copy to be kept for record in the office of the Surgeon-General. The applicant for leave in India must be provided with three copies of his case and with a certificate, according to Form 1, Appendix: one copy of the case and the certificate to accompany his application, one copy to be retained in his possession and one copy to be kept for record in the office of the Surgeon-General.

6. Should an applicant for leave be furnished with a case or certificate not prepared in strict accordance with Rules 2, 3, and 4, the Surgeon-General will take such measures as he may consider desirable.

7. Any medical officer granting a certificate to an applicant for leave to enable him to appear before the Standing Medical Board shall intimate to the office of the Surgeon-General with the Government of Bombay the date of the meeting of the Board at which the applicant desires to appear. This intimation must reach the office of the Surgeon-General at least (3) three clear days before the meeting of the Board. (For dates of meeting of the Board, see Rule 22.)

8. If, for any reason, the medical attendant passing the case and granting the certificate does not consider it advisable to entrust the papers to the applicant, the whole are to be sent with an explanatory letter to the office of the Surgeon-General with the Government of Bombay.

9. Any officer to whom a medical certificate has been granted must immediately avail himself of it. If, however, he should, from any unforeseen circumstance, be prevented from so doing, the case must be continued and the certificate endorsed by the medical officer under whose care he remains.

10. Any officer arriving in Bombay and requiring medical attendance may apply personally or otherwise to the Presidency Surgeon of the district in which he resides. One Presidency Surgeon resides in the Marine Lines, one on Malabar Hill, and one at Byculla.

11. Presidency Surgeons on being communicated with, will, as soon as possible, see the officer, advise him as to the course he is to adopt, and render every assistance to facilitate his appearance before the Board. Presidency Surgeons will also append a continuation of the statement of the case for the information of the Medical Board. Should the applicant's papers have been sent to the Surgeon-General under rule 8, the Presidency Surgeon will apply to the Surgeon-General's office for the papers.

12. Any officer arriving in Bombay and not requiring medical attendance need not apply to the Presidency Surgeon, but may present himself at the office of the Surgeon-General with the Government of Bombay, bringing with him the papers required by rule 5, provided the notice required by rule 7 has been given.

13. Any officer arriving in Bombay and preferring to place himself under the treatment of

a medical man who is not one of the Presidency Surgeons, may do so. Under such circumstances, the officer must see that the medical attendant appends the continuation of the statement of the case required by rule 11; for the information of the Medical Board.

14. Presidency Surgeons are required to forward to the office of the Surgeon-General with the Government of Bombay a list of sick officers under their charge before 11 o'clock every Tuesday during the fair season, and every Saturday during the rains, notifying who will require Boards, in order that the necessary intimation may be conveyed to members from the Surgeon-General's office that their services will be required. The list mentioned above should be made out in the form given below:—

Name.	Department.	Office.	Date of admission.	Disease.	If Officer is to appear before the next Board or otherwise.

15. The Presidency Surgeon will forward the cases and certificates of the officers whom it is proposed to bring before the Board, either with the form as above, or previously to the meeting of the Board.

16. Should the Presidency Surgeon consider a Board urgently necessary at other time or place than those mentioned in rule 7, he must submit a full report to the Surgeon-General, who, at his discretion, may call a Board at any time and place.

17. The Presidency Surgeon, if agreeing with the recommendations of the previous medical officer, will furnish a certificate, Form 2, as given in the Appendix.

18. If the Presidency Surgeon does not agree with the recommendation of the previous medical officer, the applicant is still to be brought before the Board, and the reasons for withholding the certificate are to be fully noted by the Presidency Surgeon for the information of the Board.

#### *Procedure of the Standing Medical Board.*

19. The following officers are available for the Standing Medical Board:—

2nd Physician, J. J. Hospital.  
 3rd do. do.  
 1st Surgeon, do.  
 2nd do. do.  
 Obstetric Physician.  
 Surgeon, Gokuldás Tejpal Hospital.  
 Physician, European General Hospital.  
 Resident Surgeon, do.  
 Superintendent, Colaba Lunatic Asylum.

20. The members of the Medical Board will be nominated for periods to be fixed on by the Surgeon-General with the Government of Bombay.

21. The duties of the Medical Board consist in examining sick officers and others applying for leave on medical certificate, or for pension or superannuation allowance, or to be invalided, or for commutation of pension; and in performing all such other business as may be entrusted to the Board by the Surgeon-General with the Government of Bombay.

22. The Standing Medical Board meets ordinarily in the Darbar Room, Town Hall, on Thursday in the fair season and on Monday in the rains, when there is any business to be brought before the Board.

23. The Standing Medical Board should make all necessary enquiry into the state of an applicant's health, being aided in this duty by a careful perusal of the previous professional statements; and will simply confirm or refuse to confirm the recommendation for leave contained in the certificate laid before it by either granting or withholding the final certificate. The Board is not to recommend any deviation from the original certificate, excepting as regards time, which it may reduce, as it often occurs that officers are improved in health by the change to Bombay and do not require the full amount of leave previously considered necessary, and, if eventually desirable, leave can be extended in England. The form for the Board is No. 2, Appendix.

24. Before deciding whether to grant or withhold the final certificate, the Board may, in a doubtful case, detain the applicant under the professional observation of a Presidency Surgeon for a period not exceeding fourteen days. The Board can also call, through the office of the Surgeon-General with the Government of Bombay, for such further information as it may deem necessary from the medical officers previously concerned.

25. If a Medical Board detains an applicant, a certificate in Form No. 3, Appendix, should be granted by it.

26. Should the Board withhold a certificate, the reasons are to be fully furnished by the President in a separate communication to the Surgeon-General with the Government of Bombay, who may, at his discretion, supply a copy of such communication to the official medical attendants.

27. The Standing Medical Board should make enquiry into every officer's case as regards previous sick leave and absence from duty on account of ill-health, and, when such absence has been excessive or when the state of health of an officer renders it improbable that he will again be fit for active service in India, these facts should be specially noted on the certificate.

28. No fixed periods of leave should be recommended to officers applying for furlough on medical certificate, if—

1st—the applicant's absence from duty on account of ill-health has been excessive;

2nd—the state of the officer's health is such as to render it very improbable that he will again be fit for service in India.

3rd—the illness which necessitates grant of furlough to the officer is attributable to irregular habits.

In all such cases, the Medical Board should make a special report, and, in the case of class 1,

the Board should carefully consider and note the term of absence necessary for complete recovery.

29. In all other respects in the performance of its duties the Board will be guided—

(a) In the case of Uncovenanted officers applying for pension, by Section 108 of the Civil Pension Code, sixth Edition.

(b) In the case of Covenanted Civil officers, Military officers subject to civil rules, Chaplains and Uncovenanted officers enumerated in Schedules A and B, of the Civil Leave Code, sixth Edition, applying for leave, by Section 79, paras. 10 to 13, of that Code.

(c) In case of officers applying for commutation of pension, by India Army Circular Clause 23 of 1884.

(d) Regarding such other duties as the Board may be called upon to perform, they will receive instructions from the Surgeon-General with the Government of Bombay.

Note (a).—The procedure directed to be followed in these rules regarding the grant of certificates to applicants for leave on medical certificates applies in the case of—

Covenanted Civil servants,  
Military officers subject to civil rules,  
Chaplains,

Uncovenanted Officers enumerated in Schedules A and B, of the Civil leave Code.

It is not applicable in the case of Uncovenanted officers generally, who are not required to appear before the Standing Medical Board; the procedure regarding these officers being that described in Chapter X, Section 143, of the Civil Leave Code, sixth Edition.

Note (b).—In future all Military (and Medical) officers in Civil employ who are subject to Civil leave rules should appear before the Civil Medical Board.

## APPENDIX.

### CERTIFICATES.

Form 1 referred to in Rule 5.

I, \_\_\_\_\_, Surgeon  
at (or of) \_\_\_\_\_,  
do hereby certify that \_\_\_\_\_ of the \_\_\_\_\_ Service  
is in a bad state of health, and I solemnly and sincerely declare that, according to the best of my judgment, a change of air is essentially necessary to his recovery and do therefore recommend that he may be permitted to proceed to \_\_\_\_\_ and to be absent till \_\_\_\_\_

Station

Date

(Sd.)

Form 2 referred to in Rules 17 and 23.

We (or I) do hereby certify that, according to the best of our (or my) professional judgment, after careful personal examination of the case, we consider the health of \_\_\_\_\_ to be such as to render leave of absence for a period of \_\_\_\_\_ highly desirable (or absolutely necessary) for his recovery.

*Form No. 3 referred to in Rule 25.*

A. B. having applied for a medical certificate, we consider it expedient, before granting or refusing such a certificate to A. B., to detain him under professional observation for days.

*Bombay Castle, 10th March 1886.*

No. 922.—In Government Notification No.

4363\* dated 18th November 1885, for amended Rule 25 of the rules for regulating the bestowal and continuance of Gov-

ernment grants-in-aid to charitable dispensaries and the administration of dispensaries to which such grants are made (published in the *Bombay Government Gazette* for 1884, Part I., pages 412—417) the following rule should be substituted:—

“25. The instruments provided gratuitously by Government on the first establishment of a dispensary cannot be returned into store in exchange for others, nor can any instruments be afterwards obtained from the Government Stores except upon payment. All instruments which may have been originally obtained by purchase or otherwise from the Government Medical Stores may, when no longer required, be disposed of locally to the best advantage.”

No. 946.—It is hereby notified that Government will assemble at Mahābaleshvar on Thursday the 1st April 1886.

*By order of His Excellency the Right Honourable the Governor in Council,*

J. NUGENT,  
Secretary to Government.

#### JUDICIAL DEPARTMENT.

*Bombay Castle, 2nd March 1886.*

No. 1391.—The Governor in Council is pleased to direct that the following rule be substituted for No. 31 of the rules regarding the remuneration and duties of the law officers in Sind, published at pages 946-51 of the *Bombay Government Gazette* for 1882, Part I. (namely):—

31 (1). It is also the duty of the Remem-

Duties in respect of appeals against acquittals in criminal cases and of applications to the Sadar Court to exercise powers of revision.

brancer of Legal Affairs to advise Government regarding proposals to appeal, under Section 417 of the Criminal Procedure Code,

against the acquittal of accused persons, and regarding proposals to apply to the Sadar Court to exercise powers of revision in criminal matters which District Magistrates are not authorized to refer direct to that Court under Section 438 of the Criminal Procedure Code.

- (2). Every such proposal must be forwarded by the officer making it to the head of his department, who, if he concurs in it, shall submit it, with his own opinion to Government, through the Legal Remembrancer.
- (3). The Legal Remembrancer after calling for all information or papers that he may deem necessary to enable him to arrive at a correct opinion, shall forward the correspondence to Government, together with a report stating his opinion; and, if he advises an appeal or application to the Sadar Court, the principal grounds on which he suggests it being based.
- (4). If Government sanction the appeal or application, copies of the correspondence and of the Legal Remembrancer's report will be forwarded direct to the Public Prosecutor for Sind from the Secretariat, with a copy of the Government Resolution empowering him to file the appeal or application.
- (5). The appeal or application will then be drawn up by the Public Prosecutor for Sind, after consultation with the special counsel, if any, whom Government retain for the purpose.
- (6). Neither the grounds of the appeal or application nor the arguments used in support of the same at the hearing need be limited to those stated in the Legal Remembrancer's opinion. The Public Prosecutor or other counsel will be at liberty to exercise his own discretion as to the manner in which the appeal should be conducted or the application supported, subject only to any special reservation which may be made in the Government Resolution sanctioning the appeal or application.
- (7). As soon as Government have sanctioned the institution of an appeal or the filing of an application, it will be the duty of the Legal Remembrancer and of the local officer who proposed the same to forward to the Public Prosecutor for Sind direct, without delay, all the material papers in their possession relating to the case.
- (8). As soon as the appeal or application has been disposed of, the Public Prosecutor will inform the Legal Remembrancer of the result. If a written judgment is recorded by the Court, he will obtain, with as little delay as possible, two copies of it, and forward one to the Legal Remembrancer and one with the papers to the officer who proposed the appeal or application.
- (9). The result of the appeal or application will be specially reported to Government by the Legal Remembrancer only in such cases as appear to him to be important. As a general rule it will suffice if the different cases and their results are mentioned in his annual report to Government. The officer who proposed the appeal or application need not communicate its result to Government.

*By order of His Excellency the Right Honourable the Governor in Council,*  
J. B. RICHEY,  
Chief Secretary to Government.

## FINANCIAL DEPARTMENT.

*Bombay Castle, 10th March 1886.*

No. 659.—The following Notifications by the Government of India are republished:—

“DEPARTMENT OF FINANCE AND COMMERCE  
Calcutta, the 4th March 1886.

CODES.

No. 1026.

CIVIL PENSION CODE.

Page 19.

Section 31.

Substitute the following for this section as amended by addendum No. 106:—

31. Payment of these annuities and gratuities may be taken at the Home Treasury in sterling money, or in India in Government rupees, at the following rate:—

If the annuitant was a member of the Bengal Civil Service,—10½ Government rupees for each pound sterling.

If the annuitant was a member of the Madras or Bombay Civil Service,—10·65 Government rupees for each pound sterling.

Provided that any annuitant who is a permanent resident in India, may, if he wishes to draw his annuity in that country, exercise the option of receiving it at the rate of exchange annually fixed for the adjustment of transactions between the British and Indian Exchequers.

Transfer from the Home Treasury to an Indian Treasury and *vice versa*, is permitted twice only.

[NOTE.—The reasons for the difference in the rates of exchange are to be found in the history of the Annuity Funds. The rates of exchange differ considerably in the various Service Funds.]

## SEPARATE REVENUE.

## ASSESSED TAXES.

## INCOME TAX.

*The 5th March 1886.*

No. 1042.—The Honourable the President in Council has been pleased to make the following rules under section 38, Act II. of 1886, an Act for imposing a tax on income derived from sources other than agriculture:—

1. Contributions, whether compulsory or voluntary, made to Provident Funds by Railway servants to whom clause (g) of section 5, Act II. of 1886 does not apply, shall be exempt from liability to assessment under that Act on the same conditions and to the same extent as sums deducted from salary under the authority or with the permission of the Government are exempt under the said clause.

2. The Provident Fund of a Railway Provident Institution constituted under rules approved by the Governor General in Council shall be deemed to be a ‘Service Fund’ within the mean-

ing of Rule 13 of the Notification,\* of the Government of India, Department of Finance and Commerce, No. 593, dated the 5th February 1886.

\* Republished at pages 112 to 120 of Part I. of the *Bombay Government Gazette* dated 11th February 1886.

(Signed) D. BARBOUR,

Secretary to the Government of India.”

By order of His Excellency the Right Honourable the Governor in Council,

J. NUGENT,

Secretary to Government.

## REVENUE DEPARTMENT.

*Bombay Castle, 8th March 1886.*

No. 1825.—Under the provisions of Section 26 of the Indian Forest Act, No. VII. of 1878, the Governor in Council is pleased, with the previous sanction of the Governor General in Council, to direct that from 1st April 1886 the lands specified in the following schedule shall cease to be Reserved Forests in the Peint Taluka of the Násik District:—

Schedule referred to above.

Name of Village.	Survey No.	Area.	
		A.	g.
Thano ... ..	30	38	23
	90	11	5
	96	39	3
Hatlonidi ... ..	15	6	2
	37	14	0
Adgaon ... ..	16	10	0
	17	10	0
	35	44	33
Rantmal ... ..	18	61	8
Dalpatpur ... ..	43	8	5
	84	114	14
Bhutmokhada ... ..	7	47	1
	9	287	20
Deodongri ... ..	22	21	30
Kharshet ... ..	12	138	21
	40	162	28
Borpada ... ..	7	14	7
Ghotvira ... ..	5	21	39
Nachlond ... ..	100	11	23
	113	107	13
Shevkandi ... ..	70	79	32
	76	7	8
	77	137	38½
Chinchohol ... ..	17	33	11
	36	198	39
Machi ... ..	2	18	21
Khadakwohol ... ..	46	15	24
Goldari ... ..	39	37	16
Deodongra ... ..	22	90	8
Beherpada ... ..	21	29	29
Khair-pali ... ..	36	22	11
Kharpadi ... ..	24	30	21
Pimploti ... ..	36	96	34
Dongarshet ... ..	18	7	6
Mankapur ... ..	26	67	8
Torangan ... ..	61	38	1
Barunial ... ..	6	54	24
Total ... ..	.....	2,135	6½

*Form No. 3 referred to in Rule 25.*

A. B. having applied for a medical certificate, we consider it expedient, before granting or refusing such a certificate to A. B., to detain him under professional observation for <sup>5</sup> days.

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## ASSESSED TAXES.

## INCOME TAX.

The 5th March 1886.

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1. Contributions, whether compulsory or voluntary, made to Provident Funds by Railway servants to whom clause (g) of section 5, Act II. of 1886 does not apply, shall be exempt from liability to assessment under that Act on the same conditions and to the same extent as sums deducted from salary under the authority or with the permission of the Government are exempt under the said clause.

2. The Provident Fund of a Railway Provident Institution constituted under rules approved by the Governor General in Council shall be deemed to be a ‘Service Fund’ within the meaning of Rule 13 of the

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(Signed) D. BARBOUR,

Secretary to the Government of India.”

By order of His Excellency the Right Honourable the Governor in Council,

J. NUGENT,

Secretary to Government.

## REVENUE DEPARTMENT.

Bombay Castle, 8th March 1886.

No. 1825.—Under the provisions of Section 26 of the Indian Forest Act, No. VII. of 1878, the Governor in Council is pleased, with the previous sanction of the Governor General in Council, to direct that from 1st April 1886 the lands specified in the following schedule shall cease to be Reserved Forests in the Peint Taluka of the Násik District:—

Schedule referred to above.

Name of Village.	Survey No.	Area.	
		A.	g.
Thano ... ..	30	38	23
	90	11	5
	96	39	3
Hatloni ... ..	15	6	2
	37	14	0
Adgaon ... ..	16	10	0
	17	10	0
	35	44	33
Rantmal ... ..	18	61	8
Dalpatpur ... ..	43	8	5
	84	114	14
Bhutmokhada ... ..	7	47	1
	9	287	20
Deodongri ... ..	22	21	30
	40	138	21
Kharshet ... ..	12	162	28
	40	162	28
Borpada ... ..	7	14	7
Ghotvira ... ..	5	21	39
Nachlond ... ..	100	11	23
	113	107	13
Shevkandi ... ..	70	79	32
	76	7	8
	77	137	38½
Chinchohol ... ..	17	33	11
	36	138	39
Machi ... ..	2	18	21
Khadakwohol ... ..	46	15	24
Goldari ... ..	39	37	16
Deodongra ... ..	22	90	8
Beherpada ... ..	21	29	29
Khaire-pali ... ..	36	22	11
Kharpadi ... ..	24	30	21
Pimploti ... ..	36	96	34
Dongarshet ... ..	18	7	6
Mankapur ... ..	26	67	8
Torangan ... ..	61	38	1
Barumal ... ..	6	54	24
Total ... ..	.....	2,135	6½

*Bombay Castle, 9th March 1886.*

No. 1840.—In exercise of the power conferred by Section 19 of the Indian Forest Act, No. VII. of 1878, His Excellency the Governor in Council is pleased, with reference to the Government Notification marginally noted, to declare the

No. 1306A, dated 12th February 1885, published at pages 202—204 of the *Bombay Government Gazette* of 19th idem, Part I.

lands specified in the schedule hereto annexed Reserved Forests in the Koregaon Táluka of the Sátára District from the 1st May 1886:—

*Schedule referred to above.*

Name of Village.	Survey No.	Name of Village.	Survey No.
Hivre ... ..	74	Pimpowde Budruk— <i>continued</i> ...	762
	66		767
	65		796
	94		785
	Part 118		787
Nhávi Budruk ... ..	149		788
	213		809
	215		
	309		
Ambheri ... ..	34	Rewdi... ..	156
Nhávi Khurd ... ..	117	Tadavle Samat Vágholi ... ..	378
	101	Náigáv ... ..	68
	126	Vátár ... ..	45
	94		53
	130		57
	99	Tárgáv ... ..	250
	131	Nágzari ... ..	161
	100		112
	Part 137		114
Apshinge ... ..	Part 132		115
			200
Velu ... ..	129		116
	132		201
	135		117
Triputi... ..	156		Part 360
Rai ... ..	187		118
	184	Arvi ... ..	327
	253		330
	254		331
	258		301
	219	Ekambe ... ..	20
	218		21
	217		22
	Part 216		23
	265		24
	237		25
Chimangaon ... ..	165		26
	164		27
	183		28
	Part 359		29
Koregáv ... ..	198		31
	197		34
	200		54
	202		Part 55
	204		59
	196		51
	Part 199		65
Lhásurne ... ..	249		Part 50
			64
Pimpowde Budruk ... ..	741		67
	742		68
	743		69
	744		70
	761		71
			73
			72
			75
			74
			100
		Sásurve ... ..	154
			156
			159

No. 1843.—In exercise of the power conferred by Section 29(a) of the Indian Forest Act, No. VII. of 1878, His Excellency the Governor in Council is pleased to declare all trees in the Protected Forests of the Bhiwndi, Bassein, Kalyán and Sálsette Tálukas of the Thána District to be reserved from the 1st of April 1886.



And in exercise of the power conferred by Section 29 (c) of the Indian Forest Act, No. VII. of 1878, His Excellency the Governor in Council is pleased to prohibit from the 1st of April 1886, the quarrying of stone or the burning of lime or charcoal, or the collection or subjection to any manufacturing process, or removal, of any forest produce in the aforesaid protected forests, and the breaking up or clearing for cultivation, for building, for herding cattle or for any other purpose, any land in such forest.

The above-mentioned reservations and the above-mentioned prohibitions are subject to the privileges which have up to now been conceded or may hereafter be conceded by His Excellency the Governor in Council in exercise of the power conferred by Section 31 of the Indian Forest Act.

The Protected Forests referred to above are specified in the following schedule:—

*Schedule.*

No.	Name of Village.	Survey Numbers.
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*I. Bhivndi Taluka.*

(a) Protected Forests notified under Section 34 of the Indian Forest Act by Government Notification No. 4F, dated 1st March 1879.

1	Pimpalshet Bhuishet ...	98 (a demarcated portion).
2	Khadki Khurd ...	Demarcated portions of Survey Nos. 48 and 49.
3	Shelár ...	110.
4	Khoni ...	65 (a demarcated portion).
5	Angaon ...	36, 38, 39, 40, 41, 46, 47, 48, 49 and 162 (a demarcated portion).
6	Kawád Khurd ...	Demarcated portions of Survey Nos. 109, 110, 123 and 129.
7	Máháp ...	40, 57 and 81.
8	Páchápur ...	16, 20, 21, 55, 75 and 54 (a demarcated portion).
9	Jámbivli ...	60.
10	Mainde ...	151.
11	Kándali Budrukhh ...	53 (a demarcated portion).
12	Kándali Khurd ...	33.
13	Gondáde ...	30, 31 and 46 (a demarcated portion).
14	Vehéle ...	233 and 300.
15	Pimplás ...	92.
16	Sonále ...	209 (a demarcated portion).
17	Bhádward ...	72.
18	Bhawále ...	10.
19	Jánwal ...	14, 15.
20	Wowali ...	60, 68.
21	Kámatghar ...	155.
22	Cháwindre ...	114, 115 (a demarcated portion).
23	Gorsai ...	72.
24	Nimbavli ...	80 (a demarcated portion).
25	Nágaon ...	88, 89 (ditto).
26	Pise ...	19, 118, 146.
27	Kiravli ...	34 (a demarcated portion).
28	Khándwal... ..	8 (ditto).
29	Usroli ...	45, 48.
30	Kushivli ...	15, 25, 31 (a demarcated portion).
31	Dhámangaon ...	147, 162, 185, 186.
32	Khándpe ...	13, 14.
33	Pundás ...	6, 99, 114.
34	Sor ...	22, 32, 43 (a demarcated portion).
35	Wándre ...	44, and demarcated portions of Survey Nos. 34, 42.

No.	Name of Village.	Survey Numbers.
36	Bhokri ...	35, 36 and demarcated portions of Survey Nos. 30, 146.
37	Koshimb ...	56, 59.
38	Kalamboli ...	8, 9, 42, 43, 44.
39	Dohole ...	87, 90.
40	Kándali ...	41, 48, 51.
41	Talavli ...	45, 47, 48, 52.
42	Kásne ...	33, 35, 39, 41 and 187 (a demarcated portion).
43	Deoli ...	26, 27.
44	Kumbhárshiv ...	33, 86.
45	Eksál ...	39 and demarcated portions of Survey Nos. 38, 40, 41.
46	Ságaon ...	Demarcated portions of Survey Nos. 13, 24.
47	Deochole ...	8, 47.
48	Dudhani ...	38 (a demarcated portion).
49	Wape ...	137 (ditto).
50	Chincholi tarf Kunde ...	9, 10, 12, 14, 87.
51	A'kloli ...	160 (a demarcated portion).
52	Ghotgaon ...	132 (ditto).
53	Usgaon ...	93 (ditto).
54	Dugád ...	129 (ditto).
55	Wadavli ...	34 (ditto).
56	Kunde ...	Demarcated portions of Survey Nos. 54, 55, 56 and 57.
57	Ghádne ...	19.
58	Báse ...	10, 12, 13, 14, 15, 96 and 97 (a demarcated portion).
59	Karmele ...	29, 30, 31, 32 and demarcated portions of Survey Nos. 26 and 28.
60	A'snoli ...	24 and demarcated portions of Survey Nos. 21, 22, 23 and 25.
61	Kharivli ...	56.
62	Sángo ...	48 (a demarcated portion).
63	Mohodol ...	30, 32, 103, 165.
64	Karanjoti ...	66.
65	Gorád ...	54.
66	Nánditne ...	71 and 76.
67	Koshimbe ...	68 and demarcated portions of Survey Nos. 37, 72, 81, 96 and 102.
68	Bhere ...	17 and demarcated portions of Survey Nos. 29, 31, and 42.
69	Cháwe ...	17, 84, 88, 93 (a demarcated portion).
70	Supegaon ...	22, 23.
71	Máhápoli ...	61, 66, 67, 68, 70, 86, 44 (a demarcated portion).
72	Dighási ...	Demarcated portions of Survey Nos. 34 and 179.
73	Dalonde ...	23, 42 (a demarcated portion).
74	A'umbádi ...	87 and demarcated portions of Survey Nos. 88, 89 and 110.
75	Sávroli ...	19, 31.
76	Asivli ...	10.
77	Páháre ...	10, 72, 74, 76.
78	Cháno ...	72 (a demarcated portion).
79	Kushivli ...	91 and 93.

(c) Protected Forests notified under Section 28 of the Indian Forest Act by Government Notification No. 5251B, dated 1st July 1884.

1	Shelár ...	104, 105, 106, 107, 108 and 109.
2	A'ngaon ...	42, 43, 44, 45.
3	Kawád Khurd ...	55.
4	Wowali ...	49.
5	Cháwindre ...	11.
6	Gorsai ...	45 Pot No. 1, 58 (a demarcated portion).

No.	Name of Village.	Survey Numbers.	No.	Name of Village.	Survey Numbers.
7	Pise ...	20, 22, 119, 120.	23	Hedád ...	14 (a demarcated portion).
8	Usroli ...	44, 46, 47.	23	Chimne ...	65, 66 ( ditto ).
9	Dhámangaon ...	159, 160, 161, 163, 164, 165.	24	Sakwár ...	79.
10	Bhiwáli ...	Demarcated portions of Survey Nos. 46 and 47.	(c) Protected Forests notified under Section 28 of the Indian Forest Act by Government Notification No. 5919B., dated 22nd July 1885.		
11	Deoli ...	21.	1	Sasunowghar ...	53 (a demarcated portion).
12	Ganeshpuri ...	59, 88 (a demarcated portion).	2	Bhátáne ...	412.
13	Wedhe ...	13, 16, 17, 24, 109, 115, 117, 137.	(c) Protected Forests notified under Section 28 of the Indian Forest Act by Government Notification No. 7101, dated 2nd September 1885.		
14	Ghádne ...	65.	1	Gokhiwre ...	209 (a demarcated portion).
15	Kushivli ...	8, 9, 10, 16, 29, 30, 32, 33.	2	Káman ...	182 ( ditto ).
16	Wápe ...	67, 68, 90.	III.—Táluka Kalyán.		
17	Dadhani ...	27.	(a) Protected Forests notified under Section 34 of the Indian Forest Act by Government Notification No. 4F., dated 1st March 1879.		
18	Chincholi tarf Kunde ...	11, 13, 32, 83 and demarcated portions of Survey Nos. 15 and 16.	1	Nadgaon ...	46, 59, 67, 78.
19	Sávroli ...	15, 16, 11, 18, 20, 23, 24, 25.	2	Wáweghar ...	34 (a demarcated portion).
20	A'kloli ...	16, 41, 46, 48, 50, 51, 52, 53.	3	Wákas ...	13 ( ditto ).
21	Ghotgaon ...	96.	4	Ju ...	10.
22	Kunde ...	58, 256.	5	Phalegaon ...	153.
23	Pundás ...	113, 118 (a demarcated portion).	6	Runde ...	17, 79 (a demarcated portion).
24	Supegaon ...	20, 24, 25, 27 (ditto).	7	A'mbivli tarf Wásundri.	13, 22.
25	Koshimbe ...	38, 69, 70, 71, 82.	8	Utane ...	91.
26	Dalonde ...	24, 25.	9	Mhaskal ...	9, 27, 69.
27	Mohodol ...	102, 155.	10	Ankhar ...	15, 80.
28	Kalamboli ...	24.	11	Rewati ...	26.
29	Kásne ...	179.	12	Kelni ...	20.
30	Wándre ...	35.	13	Chahre ...	103 (a demarcated portion).
31	Karmeli ...	46.	14	Chon ...	110 (ditto).
32	Kumbhárshiv ...	31, 32.	15	Páchon ...	38 (ditto).
(c) Protected Forests notified under Section 28 of the Indian Forest Act by Government Notification No. 4719B., dated 10th June 1885.			16	Umbroli ...	38 (ditto).
1	Kunde ...	59.	17	Chargaon ...	47, 248.
2	Sávroli ...	17, 21, 22.	18	Kudsáure ...	17.
3	Jambivli tarf Khambále.	61 and Gurcharan not included in a Survey No.	19	Kushivli ...	80.
4	Gorád ...	52 (a demarcated portion).	(c) Protected Forests notified under Section 28 of the Indian Forest Act by Government Notification No. 3890B., dated 14th May 1885.		
5	Koshimb ...	97.	1	Ju ...	9.
II.—Táluka Bassein.			2	Runde ...	16, 22, 23, 25.
(a) Protected Forests notified under Section 28 of the Indian Forest Act by Government Notification No. 4F., dated 1st March 1879.			3	A'mbivli tarf Wásundri.	17, 18, 20, 24.
1	A'chole ...	171, 356 (a demarcated portion).	4	Utane ...	89, 90.
2	Tullinj ...	117.	5	Chahre ...	82.
3	Nilemore ...	340, 344 (a demarcated portion).	6	Kudsáure ...	14, 15, 20.
4	Juchandra ..	Demarcated portions of Survey Nos. 423, 424, 426.	IV.—Táluka Salsetta.		
5	Bápáne ...	9, 10.	(a) Protected Forests notified under Section 34 of the Indian Forest Act by Government Notification No. 4F., dated 1st March 1879.		
6	Káshid Kopar ...	159, 169 (a demarcated portion).	1	Borivli ...	3, 14, 26, 128, 133.
7	Shirsád ...	Demarcated portions of Survey Nos. 77, 78.	2	Shimpavli ...	7.
8	Koshimb ...	412 (a demarcated portion).	3	Ghodbandar ...	217.
9	Chandansár ...	8.	4	Káshi ...	90.
10	Páigaon ...	171, 223 (a demarcated portion).	5	Mire ...	77, 80 (a demarcated portion).
11	Khárbáv ...	137, 311 ( ditto ).	6	Chárkhop ...	37, 38.
12	Nágle ...	Demarcated portions of Survey Nos. 12, 13.	7	Báلكhuum ...	151, 234 (a demarcated portion).
13	Páye ...	85 (a demarcated portion).	8	Kolshet ...	109, 275 (ditto).
14	Shiravli ...	27, 28, 29, 76, 99 ( ditto ).	9	Káwesar ...	139, 264 (ditto).
15	Káman ...	183 (a demarcated portion).	(c) Protected Forests notified under Section 34 of the Indian Forest Act by Government Notification No. 2988C., dated 9th April 1884.		
16	Karanjon ...	93 ( ditto ).	1	Kándivli ...	44, 155.
17	Gáskopri ...	45.	2	Borivli ...	33, 132, 134.
18	Náringi ...	433 (a demarcated portion).	3	Shimpavli ...	12, 13.
19	Rájdwáli ...	40 ( ditto ).	4	Káshi ...	94.
20	Pelhár. ...	281 ( ditto ).	5	Málavni ...	220 (a demarcated portion).
21	Dhániv ...	14.			

## Bombay Castle, 10th March 1886.

No. 1856.—Whereas it appears to the Governor of Bombay in Council that land is required to be taken by Government at the expense of the Southern Marátha Railway Company for a public purpose, viz., for the West Deccan Railway, in the villages of Kalgaon and Yelavi of the Sátára District; it is hereby declared that for the above purpose pieces of land as shown below are required within the afore-said villages of Kalgaon and Yelavi :—

Serial No.	Name of Village.	Survey No.	Land required for the Railway.		Boundaries.			
			Area.	Assessment.	East.	West.	South.	North.
			A. g. a.	Rs. a. p.				
1	Kalgaon (táluka Karád).	269	4 18 8	5 13 8	Survey No. 267 ..	A portion of Survey No. 269.	Nála and boundary of Kharade village.	Survey No. 265.
2	Yelavi (táluka Tásgaon).	168	8 39 12	17 6 9	Survey Nos. 136 and 137.	Survey No. 173 ..	Survey No. 168 ..	A portion of Survey No. 163.
3	Yelavi (táluka Tásgaon).	124	5 10 12	9 14 0	Survey No. 123 ..	Survey No. 129 ..	A portion of Survey No. 124.	Survey No. 123.

This declaration is made, under the provisions of Section 6, Act X. of 1870, to all whom it may concern, who are hereby warned not to obstruct or interfere with persons employed on the land.

No. 1885.—Under the provisions of Section 26 of the Indian Forest Act, No. VII. of 1878, the Governor in Council is pleased, with the previous sanction of the Governor General in Council, to direct that from 1st April 1886, the land specified in the following schedule shall cease to be reserved forest in the Bijápur Táluka of the Bijápur District :—

## Schedule referred to above.

Name of Village.	Survey No.	Area.
		A. g.
Mamdápur ...	326 part	6 33

No. 1886.—In exercise of the power conferred by Section 4 of the Indian Forest Act, No. VII. of 1878, His Excellency the Governor in Council is pleased to declare that it is proposed to constitute the lands specified in the schedule hereto annexed Reserved Forest in the Mahábaleshvar Five-mile Ring of the Jávli Táluka of the Sátára District :—

## Schedule referred to above.

Name of Village.	Survey No.	Area.
		A. g.
Sindola ... ..	10	0 15
	14	0 35
Total ... ..	.....	1 10

2. The Forest Settlement Officer, Sátára, is hereby appointed, under clause (c) of the same section, to inquire into and determine the existence, nature and extent of any rights alleged to exist in favour of any person in these lands.

No. 1898.—Under the provisions of Section 26 of the Indian Forest Act, No. VII. of 1878, the Governor in Council is pleased, with the previous sanction of the Governor General in Council, to

direct that from 1st April 1886 the lands specified in the following schedule shall cease to be Reserved Forests in the Karmála Táluka of the Sholápur District :—

## Schedule referred to above.

Name of Village.	Survey No.	Area.
		A. g.
Singewari ... ..	1	13 33
Goegaon ... ..	19	20 25
Pothre ... ..	183	9 10
Karmála ... ..	Part of 129 168	36 36 21 36
Pande ... ..	63 (1)	5 30
Pathruti ... ..	26 81	22 37 27 13
Kem ... ..	326	19 25
Warkatne ... ..	32 33 65 66 67 78 79 80	18 13 16 12 22 14 22 30 34 20 23 2 13 20 22 1
Sade ... ..	46 49 50 Part of 53 69 70	33 33 23 19 13 2 9 26 34 11 34 34
Nerle ... ..	205 256 (2)	34 6 8 20
Chobhepimpri ... ..	121 184 185 187	11 15 23 1 30 19 24 14
Dhowlas ... ..	31	16 29
Total ... ..	.....	653 26

No. 1899.—Under the provisions of Section 26 of the Indian Forest Act, No. VII. of 1878, the Governor in Council is pleased, with the previous sanction of the Governor General in Council, to direct that from 1st April 1886 the lands specified in the following schedule shall cease to be reserved forests in the Mán Táluka of the Sátára District:—

*Schedule referred to above.*

Name of Village.	Survey No.	Area.
		Acres.
Palvan .. ..	256	5
	257	4
Jámbulni ... ..	165	10
Vávarhiré ... ..	4	3
Andhali ... ..	274	18
Shingánápur ... ..	6	22
Bhálaydi ... ..	103	4
Total ... ..	.....	66

No. 1907.—The following Notification and Resolution by the Government of India are re-published:—

“DEPARTMENT OF FINANCE AND COMMERCE.

*Calcutta, the 5th March 1886.*

SEPARATE REVENUE.

STAMPS.

NON-JUDICIAL.

EXEMPTIONS AND REDUCTIONS, &c.

No. 1044.—In exercise of the powers conferred by Section 8 of the Indian Stamp Act, 1879, the Honourable the President in Council is pleased to reduce to a fixed duty of one rupee the stamp-duty payable under the said Act on any re-insurance effected by an Insurance Company, which has granted a policy of insurance against loss by fire, with another Company by way of indemnity or guarantee against the payment on the original insurance of a certain part of the sum insured thereby.”

“SEPARATE REVENUE.

STAMPS.

No. 1046.

RESOLUTION—By the Government of India, Department of Finance and Commerce.

Read the following—

No. 1250, dated 6th April 1885.

From—C. MACAULAY, Esq., Secy. to the Govt. of Bengal, Financial Department,

To—The Secy. to the Govt. of India, Department of Finance and Commerce.

Letter from Board of Revenue, No. 83, B., dated 8th February 1884, and enclosures.

Government letter to Board, No. 1239, dated 2nd April 1884.

Letter from Board, No. 683½ B., dated 20th September 1884, and enclosures.

I am directed to submit, for the information of the Government of India, and for such action as may be necessary, the papers noted in the margin, which relate to the duties leviable under the Indian Stamp Act I. of 1879 upon policies of insurance.

2. In the latter part of 1883, a memorial was presented to the Board of Revenue, Lower Provinces, by a number of Calcutta firms engaged in insurance business, in which it was represented that the provisions of the Stamp Act relating to policies of insurance had operated in practice in a manner not anticipated by the Legislature, and it was prayed that the law might be amended accordingly. The points regarding which exception was taken were two. In the first place, it was represented that the existing law takes no account of the duration of policies of insurance, the duty leviable being calculated with regard to the amount of the policy only, and being the same whether the policy runs for a year or for a few days only. Thus, in the case of an insurance for one year for a lách of rupees on (say) piece-goods, the premium payable would be Rs. 250, and the stamp duty Rs. 37-8. If the insurance were for one month only, the premium would be only Rs. 62-8, but the stamp duty would still be Rs. 37-8. Since, therefore, a policy which runs for a short period is manifestly less valuable than one which runs for a longer term, it was inequitable (the memorialists urged) to tax them both at the same rate. In the second place, it was pointed out that the law makes no distinction between original insurances and re-insurances. It is the custom of the business to distribute all large risks among two or more offices. ‘The office by whom the insurance has been secured issues a policy to the assured covering the entire risk, and obtains one or more re-insurance policies from the office or offices with whom it divides the insurance. On the original risk of, say, one lách against fire, the stamp duty of Rs. 37-8 would of necessity be paid. On re-insuring, a proportionate duty would again be paid on the amount of re-insurance. To the extent of the re-insurance double duty would thus be paid.’ This result, it was thought, was not foreseen or intended by the Legislature. The memorializing firms therefore prayed that the Government of India might be moved to assimilate the Indian Stamp law with the existing English law, ‘by fixing one uniform duty on all insurances and re-insurances (other than life and marine insurances).’

3. In forwarding the memorial to Government, the Board of Revenue observed that the subject was one which should receive full and careful consideration when any revision of the Indian Stamp Act took place. "The memorialists have, the Board are of opinion, shown that sufficient grounds exist for a reconsideration of the provisions of the existing law. The Board, whilst maintaining the principle of an *ad valorem* stamp duty, would alter the law so as to allow the duration of risk in policies other than life assurances to be taken into consideration. They are also of opinion that some modification should be made in respect of the stamp duty on sub-insurances."

4. It appeared to the Lieutenant-Governor that more detailed information than that supplied by the Board was required on the points raised in the memorial before the case could properly be laid before the Government of India, and he accordingly caused the Board to be addressed in my letter No. 1229, dated the 2nd April 1884. It was suggested that, as Insurance Companies in fixing the amount of the premium payable on a policy take the duration of the insurance into account, one element of inequality, of which the memorialists had complained, might be removed if the stamp duty were made proportionate, not to the amount of the policy, but to the amount of the premium. With regard to re-insurances, it was stated that, in the Lieutenant-Governor's opinion, there was some show of reason in the contention of the memorialists that it was inequitable, when duty had once been paid on an original insurance, to impose it afresh whenever a re-insurance was effected, but that Sir Rivers Thompson desired to be more fully informed of the existing practice in this respect. The attention of the Board was at the same time directed to the point whether some duty should not properly be levied on the renewal of a policy of insurance, the original term of which had expired. It has not hitherto been the practice to levy any duty on renewals, but it seemed open to question whether this exemption was justifiable and should be maintained.

5. The Board of Revenue have now submitted their report upon all the questions alluded to above, and it forms, with its annexures, one of the enclosures of this letter. They have caused the whole question to be very carefully investigated by the Collector of Calcutta, who has placed himself in communication with the principal Insurance Companies in Calcutta, and whose report contains a mass of interesting and reliable information on the subject. It will be seen that the Board are of opinion that no modification is required in those provisions of the law which relate to the stamp duty on life and marine insurances. There are, it is true, some passages in the memorial (such for instance as paragraph 9) which appear to indicate dissatisfaction with the duty leviable on marine insurances; but the specific request with which the memorial culminates, and which it is stated will meet the justice of the case, expressly excludes life and marine insurances; and in view of the facts now stated by the Board, the Lieutenant-Governor is of opinion that no occasion has arisen to consider the question of the stamp duty on other than policies of insurance against fire. With regard to this class of insurances, the questions for consideration are two. The first of these relates to the duty on re-insurances; the second deals with the advisability of making the duty proportionate to the duration of the insurance, together with the allied question of the levy of duty on renewals.

6. The nature of the transactions which are known as re-insurances has been fully described in the memorial and in the report of the Collector of Calcutta. They are the instruments by which one Insurance Company having accepted a large risk is enabled to distribute a portion of it among other Companies. It is manifest that transactions of this kind stand on quite a different footing from insurances proper, such as are effected between the general public and the Insurance Companies, and it is clear that the effect of the present practice is that all insurances for large sums pay double duty on the portions re-insured, *i.e.* on the greater part of their total amounts. This result, it seems to the Lieutenant-Governor, was not contemplated by the legislature, which was probably not fully informed of the custom prevailing in the business, and it seems to Sir Rivers Thompson to constitute a legitimate grievance which the memorialists may reasonably claim to have removed. Mr. Sterndale has suggested that "the first insurance and the re-insurance are in their characters analogous to the class of instruments referred to in section 6 of the Indian Stamp Act, where it is laid down that where more than one instrument is required to complete a transaction (in the case of any sale, lease, mortgage, or settlement), the principal instrument only shall be chargeable with the duty prescribed for the conveyance, lease, mortgage, or settlement, and each of the other instruments shall be chargeable with a duty of Re. 1, instead of the duty (if any) prescribed for it in that schedule." Mr. Sterndale accordingly proposes that each re-insurance should be held to be part of the original transaction, and as such be liable to a duty of Re. 1 only, irrespective of the amount. The Board of Revenue apparently concur in this view, and they recommend the adoption of a uniform duty of Re. 1 on all re-insurances, whatever the amount involved. It appears to the Lieutenant-Governor, however, that policies of re-insurance are not the class of instrument contemplated by section 6. It cannot fairly be said that they are "required to complete a transaction," for the original transaction, *viz.* the insurance effected by the assured with the primary company, is complete in itself, so far as the contracting parties are concerned; and any re-insurances which may subsequently be effected by the primary company for its own protection are strictly independent of, although arising out of, the original transaction. Sir Rivers Thompson has, therefore, no doubt that, as the law now stands, policies of re-insurances cannot claim to be chargeable with a duty of Re. 1 only under section 6 of the Act. At the same time, however, as already stated, the effect of the custom is to enhance the stamp duty chargeable upon all insurances of large amount by from 25 per cent. to 80 per cent., and the Lieutenant-Governor has no doubt that the duty directly imposed by the Act being already sufficiently heavy, this is felt to be oppressive, and that the result is not in accordance with the real intention of the legislature. On these grounds Sir Rivers Thompson desires to support the proposal made by the Board, and he would recommend that the duty on policies of

re-insurances should be declared to be subject to a maximum of Re. 1. It appears to be within the competence of the Governor General in Council to effect this change without legislation by an order published in the *Calcutta Gazette* under section 8 of the Act.

7. Turning now to the second of the two questions indicated above, *viz.* whether it is advisable to take the operation of an insurance into account in calculating the amount of stamp duty, I am to observe that there appear to be insuperable practical objections to the suggestion that the duty should be made proportionate to the amount of the premium, instead of to the sum insured. For, although the duration of the insurance is a factor in the determination of the premium, it is only one out of several factors. Were the stamp duty made proportionate to the premium, it would vary not only according to the amount of the sum insured and to the duration of the insurance which is reasonable, but also according to the degree of risk. Degrees of risk vary to such an extent that, other things being equal, the premium payable on the highest degrees is 10 or 12 times that payable on the lowest degrees. If, therefore, the stamp duty were made proportionate to the premium, it would fluctuate in the same manner, and would press with greater severity on the highly rated risks, which already pay heavier premia and are least able to bear it. No uniform percentage could fail, in the Lieutenant-Governor's opinion, to be either too high for high risks, or too low for low risks. This plan therefore falls to the ground.

8. In lieu of it the Board have made the following recommendations, *viz.* (1) that the duty should be fixed according to a graduated scale dependent on the amount of the policy; (2) that the duty on insurances running for periods of less than one year should be reduced in certain specified proportions corresponding to the custom of the insurance business in respect of premia; and (3) that duty on a reduced scale should be charged on all renewals. Now it is evident that the object desired by the memorialists would be attained by the adoption of the second of these suggestions. If it be assumed that the stamp duties prescribed by the Act are intended to be leviable on policies which run for one year, the Board recommend that the duty on a policy for one month should be one-fourth of this rate, the duty on a policy for three months should be half, and that on a policy for six months three-fourths of the full rate. These proportions correspond, with the omission of some intermediate rates, with the proportionate premia charged by Insurance Companies on policies for periods of less than one year, and the Lieutenant-Governor considers that if this scheme were adopted (together with a suitable arrangement for the stamp duty on renewals, to which reference is made hereafter), the particular ground of complaint put forward in the first part of the memorial would be completely removed. It is true that they have proposed the discontinuance of the *ad valorem* principle, and the substitution of a uniform rate of duty on all fire insurances, whatever their amounts. This proposal, however, is not one which can, in the Lieutenant-Governor's opinion, be entertained. It is manifest that a uniform duty would be impracticable, unless it were fixed at so low a figure as virtually to exempt this class of instrument altogether. Reasons no doubt exist for this course in the United Kingdom where the duty on fire insurances has been fixed at one penny; but the Lieutenant-Governor does not consider that sufficient grounds have been shown for so radical a change in this country. The course recommended above would remove the anomaly complained of by the Insurance Companies, and it does not seem necessary either to have recourse to a uniform rate of duty, or to the graduated scale suggested by the Board. The object indeed with which the Board have proposed this scale appears to be altogether apart from the questions raised in the memorial. It has been drawn up with the intention of relieving large insurances at the expense of smaller ones, the balance of advantage turning at Rs. 33,000. There are, no doubt, some reasons which should lead the Government to view favourably a reduction in the duty payable by large insurances, and it is in particular desirable to arrest the tendency which has begun to be apparent, on the part of large insurers, to place their insurances abroad. This question, however, has not been directly raised by the parties interested, and the Lieutenant-Governor, as at present advised, is not disposed to recommend the adoption of a graduated scale of duty in lieu of the present *ad valorem* system. In any case the rates of duty proposed by the Board for the smaller insurances seem decidedly too heavy, and would probably tend to discourage insurance by native traders.

9. The question of levying a stamp duty on renewals of insurances arises immediately out of the proposal to reduce the rates for policies which run for less than one year. If an insurer can take out a policy for one month on payment of one-fourth the duty for a year, he clearly cannot be allowed to renew his policy at the expiry of the month without payment of some additional duty. The proposals made by the Board of Revenue do not seem to consider this aspect of the case sufficiently. They have suggested the introduction of a graduated scale of fees for renewals, calculated at rates considerably below those proposed for original insurances, and it is apparently intended that the renewal fee should be the same, whatever might be the period for which the renewal was effected. Under this arrangement, it would be possible for an insurer to take out a policy on (say) Rs. 1,00,000 for one month, paying Rs. 5 as stamp duty. At the end of that period, he would be able to renew his policy for one year more on payment of Re. 1. He would thus pay only Rs. 6 in all for a policy to run for 13 months, while if he had taken out a twelve-months' policy in the first instance he would have had to pay Rs. 20.

10. It seems to the Lieutenant-Governor that any attempt to impose an appreciable stamp duty on renewals would have a serious tendency to drive insurance business out of the country. It is true that fire insurances are strictly terminable contracts, and that theoretically each renewal is virtually a fresh transaction. But it is, in Sir Rivers Thompson's opinion, inexpedient to ignore the long established custom of the business, and impose a heavy duty which cannot fail to be regarded as new. The correct principle to adopt seems to be the converse of that which has been followed in the proposals made for the

proportionate reduction of the duty on policies for fractional periods. In the latter connection it has been assumed that the rates of duty fixed by the Act are the amounts to be paid policies which run for an entire year or any longer period, and certain reductions have been recommended on these rates in respect of policies for shorter periods. Similarly, in the present case, the Lieutenant-Governor considers it equitable that an insurer, who takes out a policy for any period of less than one year should be able to renew it for any further period up to one year in all, on payment of the prescribed fractional duty, and that, after his policy shall have run for one entire year, any further renewal should be exempt from duty. Thus, if he took out a policy for six months in the first instance, he would pay three-fourths of the full duty. If he then renewed his policy for six months more, he would again pay three-fourths of the full duty, and if he wished to effect any further renewal he could do so without payment of duty. It appears to the Lieutenant-Governor that this arrangement, while causing the minimum of modification in the existing law, would involve no hardship or inconvenience to the insuring public, and would be the natural complement of the previous proposal to reduce the duty on short-term policies.

11. The proposals which the Lieutenant-Governor desires to recommend for the consideration of the Government of India may be summed up thus:—

- (1) The stamp duty on re-insurances should be subject to a maximum of Re. 1, whatever the amount of the policy.
- (2) The stamp duty upon a policy for:—
 

One month or less ... ..	... should be $\frac{1}{4}$
Not more than three months, but more than one month	... " $\frac{1}{2}$
Not more than six months, but more than three months	... " $\frac{3}{4}$

 of the duty for a year.
- (3) The stamp duty on renewals should be the same as that on original insurances, provided that when the period of an original insurance, together with any subsequent renewals, shall exceed one year, no stamp duty shall be payable in respect of the excess.

The first of these, the Lieutenant-Governor thinks, can, if approved, be carried into effect by an order of the Governor General in Council published in the *Calcutta Gazette*. The other two would seem to require legislation, and might receive consideration when the amendment of the Indian Stamp Act is projected. The suggestion of the Board of Revenue that, in view of the special nature of the subject, the proposals should be ventilated by publication before any final action is taken, will, no doubt, commend itself to the Government of India.

No. 83B., dated 8th February 1884.

From—C. E. BUCKLAND, Esq., Offg. Secretary to the Board of Revenue, L.P.,  
To—The Secretary to the Government of Bengal, Financial Department.

I am directed by the Board of Revenue to submit, for the consideration of Government, the accompanying memorial presented by the Agents of certain Insurance Offices in Calcutta, praying for an amendment of the Indian Stamp Act I. of 1879, by fixing a uniform duty on all insurances and re-insurances other than life and marine insurances.

2. Upon receipt of the memorial, the Board forwarded it to the Commissioner of the Presidency Division for a report by the Collector of Calcutta. A copy of the Commissioner's reply\* and of the Collector's report, with its enclosures in original, are herewith submitted for the information of Government. It appears to the Board that the subject is one which should receive full and careful consideration when any revision of the Indian Stamp Act takes place. The memorialists have,

the Board are of opinion, shown that sufficient grounds exist for a re-consideration of the provisions of the existing law. The Board, whilst maintaining the principle of an *ad valorem* stamp duty, would alter the law so as to allow the duration of risk in policies, other than life assurances, to be taken into consideration. They are also of opinion that some modification should be made in respect of the stamp duty on sub-insurances.

To the Hon'ble the Board of Revenue, Calcutta.

The memorial of the undersigned Insurance Offices  
carrying on business in Calcutta.

SHEWETH,—That your memorialists consider the Indian Stamp Act I. of 1879 affects them in a manner not really contemplated by the Legislature, and they believe that a representation through your Honourable Board to the Supreme Government will lead to a fair modification of the provisions in that enactment of which they complain.

2. The principle of the Act in imposing *ad valorem* duties on insurances calculated upon the amounts insured is opposed to the principle of the law in England on the subject.

3. Under the Act of Parliament 33 and 34 Victoria, C. 97 (the English Stamp Act of 1870), the only policies on which stamp duty is levied by a sum proportionate to the amount assured are in the case of Life Insurances (other than what are known as Accident Policies) and Marine Policies.

4. To those practically acquainted with the business of insurance many reasons exist for the distinction which is thus drawn. The contract in the case of Life Assurance is expected to extend over long periods of time; it is effected generally but once in a lifetime by each assured. In the case

of other policies, the period over which the risk extends, as a rule, is very limited; but where Fire and Marine Insurances on goods are concerned, the subject of insurance is often changing hands, and the inducement to insurance is constantly ceasing or varying.

5. Illustrations derived from the operation of the duties on insurance transactions, according to the ordinary course of business, will serve to exhibit the unequal incidence of the duty:—

Take as an instance the working of the Indian Act. On an insurance against fire for one year for a lākḥ of rupees, a premium of Rs. 250 would be received, the stamp duty being Rs. 37-8.

On an insurance for the same sum for a month, the premium would be Rs. 62-8, and the same duty would be payable.

On an insurance for life for the same sum at the age of 30 (usually accepted as the average of Life Assurance risks), the annual premium would be about Rs. 3,500, the duty still being Rs. 37-8.

6. It will be seen that the duty, if assumed to be fair in respect of the Life Assurance premium, is out of all proportion to the Fire Insurance premium, and that, in the case of monthly insurances, the Government tax absorbs 37-62nds of the premium which is designed to cover the risk and expenses of the insuring offices and to provide a source of profit to the share-holders.

7. The vast majority of fire risks relate to merchandise whilst in transit or in warehouses, preparatory to sale or to manufacture for purposes of sale.

8. To impose duties on such shifting and terminable contracts equal to those on permanent contracts, and thereby, in some instances, to absorb more than 50 per cent. of the actual premium received, was an injustice that must have struck the well-informed Houses of Parliament (comprising, as they do, many Insurance Directors and experienced business men), and accordingly they resorted to the plan of subjecting all insurances covering Accidents and Fire risks to an uniform duty of one penny on each policy, and restricted the *ad valorem* duty to policies on Life and Marine risks.

9. On Marine policies under the 30 Victoria, C. 23, is imposed a stamp duty of three pence or six pence per cent., according to the duration of the risks, and if this principle of duration of the risk was applied in India, and a duty fixed with reference to the period of time covered, instead of its being simply calculated on the amount assured, the relief would be an important one, though less acceptable than the wider amendment hereinafter pressed for.

10. Not only is the incidence of the stamp duty open to the foregoing and similar objections, but the duty itself is positively oppressive when considered in connection with re-insurances.

According to the practice of business, a large risk is divided between two or more offices. The office by whom the insurance has been secured issues a policy to the assured covering the entire risk, and obtains one or more re-insurance policies from the office or offices with whom it divides the insurance. On the original risk, say, of one lākḥ against fire, the stamp duty of Rs. 37-8 would, of necessity, be paid. On re-insuring, a proportionate duty would again be paid on the amount of re-insurance. To the extent of the re-insurance double duty would thus be paid, and the consequence is that duties fixed at an exceptional and oppressive rate become doubly oppressive through a course of business which is universally adopted from motives of prudence, and which tends to add to the commercial value of insurance policies.

11. Your memorialists conceive that the Indian Legislature, not possessed of practical knowledge of the business of insurance, did not foresee any such consequences as have been pointed out. They are confirmed in this view from the circumstance that, in the case of purchase and sale (all the incidents of which would be familiar to Honourable Members) the Legislature dealt with a perfectly analogous case on a totally different basis.

12. By section 28, clauses (c), (d), and (e) of the Indian Stamp Act (following section 74, clauses 3, 4, and 5 of the English Stamp Act of 1870), a sub-purchaser can obtain a conveyance from the original seller on payment of a single stamp duty, though the subject of sale may wholly or partially have passed from the original purchaser to a sub-purchaser, and through several different hands. The principle thus recognised is that the duty shall run on the amount involved in the transaction in the form assumed on completion of the documents upon which it rests, that is, when the seller actually conveys to the purchaser or sub-purchaser, one duty is calculated on the ultimate price agreed on, and if the original purchaser retains part of his purchase, he pays duty only on the part which he retains.

13. It seems to your memorialists that identically the same principle is involved in every reinsurance.

The first office stands as purchaser: the re-insurance offices as sub-purchasers. If their transaction was treated as a real sale or sub-sale, one duty would cover all subsidiary transactions; but because, instead of being a sale, the transaction is an insurance and re-insuring, the Legislature, as the law stands, exacts double duty. It compels full duty on the first insurance and full duty on the re-insurance, whereas upon the Government principle in the case of sale and sub-sale only one duty would be payable; and there is no sufficient reason apparent to your memorialists for this difference in dealing with exactly analogous cases.

Your memorialists respectfully submit that an assimilation of the Indian Stamp law with the existing English law, by fixing one uniform duty on all insurances and re-insurances (other than Life and Marine Insurances in the ordinary sense) would meet the justice of the case, and they pray for an amendment of the law accordingly.

A. B. SHEKLETON,

Agent, London and Lancashire Fire Insurance Co. and others.



No. 199 R.S., dated 12th December 1883.

From—A. SMITH Esq., Offg. Commissioner of the Presidency Division,  
To—The Secretary to the Board of Revenue, Lower Provinces.

With reference to your No. 457B, of the 13th August last, I have the honour to enclose a copy of a report, No. 408—D.8 of the 30th November, from the Collector of Calcutta.

2. I think that the principle of charging the stamp duty according to the amount of the insurance should be retained, but I think that it would be equitable to take also into consideration the duration of the risk.

3. The parallel which the petitioners draw between sub-insurance and the case of sub-purchase they refer to is not complete. In the cases of sub-purchase there has been no conveyance to the original purchaser, and the transaction has so far not been complete. The original vendor getting his purchase-money can take no exception to the sub-sale. It appears to me, however, that persons insuring their property would hardly be content to pass on the risk past the Insurance Company to the sub-insurer and that, if the Insurance Company under-insures to protect itself, the deed should be separately stamped. It would perhaps, however, be equitable to allow some consideration in respect of the stamp on such under-insurances.

No. 408—D.8, dated the 30th November 1883.

From—G. M. GOODRICK, Esq., Collector of Calcutta,  
To—The Commissioner of the Presidency Division.

I have the honour to acknowledge the receipt of your office memorandum No. 59 R.S., dated the 21st August last, annexing a memorial of certain Insurance offices in Calcutta to the Board of Revenue praying for an amendment of Act I. of 1879 by fixing a uniform duty on all insurances and re-insurances other than Life and Marine Insurances.

2. To make this report complete in itself, I would, before entering into the merits of the representation, review the Indian stamp laws relating to policies of insurance from the year 1860, when the general stamp law first came into operation, to the present date.

- (a) *Act XXXVI. of 1860*, Article 43, Schedule A, provided for a stamp duty of eight annas for every sum of Rs. 1,000 or part thereof on *Life Policies*, and article 44 imposed a similar duty on *Marine Policies*.
- (b) *Act X. of 1862* (which repealed Act XXXVI. of 1860) made the following provisions in regard to Policies. Article 55 of Schedule A. imposed a duty of eight annas for every thousand rupees or fractional part thereof for *Life* and *Fire Policies*, while the next article provided for a like duty on *Marine Policies*.
- (c) *Act XVIII. of 1869*, which was an amendment of Act X. of 1862, made some substantial alterations. Under clause 23, section 3, *Life Policies* were excluded altogether from the operations of the Act, while all other Policies (*Fire, Marine, Accident, &c.*) were brought within its scope. The stamp duty (*vide* Article 3 of Schedule 1) was reduced from eight annas to four annas for an insurance of thousand rupees or part thereof.
- (d) *Act I of 1879* brings within its scope all kinds of Policies, including *Life Policies* (*vide* clause 15, section 3), and makes the following provisions as to the rate of duty. For Sea Insurance four annas for Rs. 1,000 or part thereof, and for every other Policy six annas for Rs. 1,000 or part thereof, and the reasons for the change have been clearly stated in paragraph 42 of the report of a Select Committee (published in the *Gazette of India* of the 7th September 1878), which for facility of reference is transcribed below:—

“Policies of Insurance have been divided into two classes—(1) Marine Policies, and (2) all other Policies, including Life Policies. For the first it is proposed to maintain the rates prescribed by the existing law. In the present days of quick communications, Marine Policies have a very short currency, in most cases not exceeding three months, and the number of Policies of this class issued is much greater than formerly. There is consequently, in the opinion of the Committee, no good ground for reverting, as the original Bill would have done, to higher rates of duty which were charged previous to 1869. As regards Life and other kinds of Insurances, the case is different, and some increase seems permissible. The rates we propose for them are medium rates, 25 per cent. below the rates laid down in the former Bills, and 50 per cent. in excess of the rates charged on Policies of Insurances generally under the existing law.”

3. It will be seen from the foregoing that eight annas was the stamp duty on Marine Policies from 1860 to 1869, while now it is only half the amount. As regards Life Policies, the rate of stamp duty was eight annas per Rs. 1,000 from 1860 to 1869, when it was exempted altogether. From 1879 the rate has been fixed at six annas per thousand, and to this the memorialists do not take exception.

4. What the memorialist specially object to is the *ad valorem* duty at six annas per thousand or part thereof on Fire and other Policies as well as on their *re-insurances*. The duty on Fire Insurance was first imposed by Act X of 1862 at eight annas per thousand. Act XVIII. of 1869, while reducing to four annas the duty on Fire Policies, brought within its operation insurances against liabilities, &c., arising from unknown or contingent events (*Life* excluded). Under the present Act a uniform *ad valorem* duty is charged on all these Policies, being 50 per cent. in excess of the former rate, so far as insurances on Fire and other Accidents are concerned. As, however, the duty on Policies of Insurance is under clause 6, section 29 of Act I. of 1879, payable not by the insurer, but by the insured, the increase in duty on original Policies does not in any way affect the memorialists.

5. As regards re-insurances, the memorialists consider that the principle involved in re-insurance of Policies is identically the same as that laid down in clauses (c), (d), and (e) of section 28 of the Indian Stamp Act, and clauses (3), (4), and (5), section 74, Vic. 33 and 34, C. 97 (English Stamp law.) The provisions of the above clauses are only applicable in case of a conveyance where the property is transferred to a sub-purchaser. The English Stamp law is silent as to the chargeability or otherwise of re-insurances to stamp duty, and so is the Indian Stamp law; consequently, for purposes of stamp duty, the re-insurances are treated as original Policies.

6. With a view to ascertain as to how the present rate of stamp duty operates on the different kinds of insurances, I issued on the 20th September last a circular letter to one and all of the memorialists, requesting to be furnished with certain information in connection with their representation, but only fourteen firms have up to date responded to the circular. Of these, six offices had no re-insurances at all in 1882. In the absence of sufficient statistics, I am not in a position to say to what extent the law, as it now stands, is felt with peculiar hardship. The fourteen letters of the Insurance Company above alluded to are submitted in original, and the memorial is returned herewith.

No. 234 R.S., dated 28th January 1884.

From—A. SMITH, Esq., Officiating Commissioner of the Presidency Division.

To—The Secretary to the Board of Revenue, Lower Provinces.

With reference to your demi-official letter of the 23rd instant, I have the honour to forward herewith the 14 letters of the Insurance Companies alluded to in the concluding sentence of Mr. Goodricke's letter No. 408—D.8, dated the 30th November last.

Dated the 30th November 1883.

From—The Secretary to the Queen Insurance Company.

To—The Collector of Calcutta.

Enclosed I beg to return your letter No. 264, dated 20th September last, with answers to the queries therein duly entered.

No. 264, dated 20th September 1883.

From—G. M. GOODRICKE, Esq., Collector of Calcutta,

To—The Secretary to the Queen Insurance Company.

With reference to your memorial to the Board of Revenue, praying for an amendment of the Stamp law regarding stamp duty on policies of insurance, I have the honour to request that you will be so good as to inform me, for report to the Board, of the following particulars as soon as possible:—

From 1st November 1882 to 31st October 1884.

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.		Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.		Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.		Amount of duty paid on policies for re-insurances.							
			Rs.	a. p.			Rs.	a. p.		Rs.	a. p.		Rs.	a. p.					
Marine ... ..	...	...	...	...	...	...	...	...	...	...	...	...							
Fire... ..	311	114	65,77,818	14	318,06,166	10 days	1 year	85,846	5	10	25,061	13	1	2,472	2	0	680	8	0
Life ... ..	12	...	97,000	0	0	17 years	whole life	3,997	4	4	...	...	36	6	0	...	...	...	
Other policies.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Dated 7th November 1883.

From—Messrs. GLADSTONE WYLLIE & Co.

To—The Collector of Calcutta.

We have the honour to return herewith your memorandum No. 268 of the 24th September last duly filled up as requested.

No. 268, dated 20th September 1883.

From—G. M. GOODRICKE, Esq., Collector of Calcutta.

To—Messrs. GLADSTONE WYLLIE & Co.

With reference to your memorial to the Board of Revenue, praying for an amendment of the Stamp law regarding stamp duty on policies of insurance, I have the honour to request that you will be so good as to inform me, for report to the Board, of the following particulars as soon as possible:—

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.	Amount of re-insurances.	Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.	Amount of duty paid on policies for re-insurances.
			Rs. a. p.	Rs. a. p.			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Marine .. ..	2,154	48	1,17,22,327 11 0	11,61,336 8 4	....	....	96,144 12 9	7,014 9 9	3,096 8 0	294 12 0
Fire .. ..	90	13	24,22,400 0 0	1,99,000 0 0	27 days.	137 days.	23,873 6 8	1,417 16 9	908 10 0	71 14 0
Life .. ..	..	..	....	....	....	....	....	....	....	....
Other policies ..	..	..	....	....	....	....	....	....	....	....

Dated 12th November 1883.

From—Messrs. JARDINE SKINNER & Co., Agents, Marine, Fire, and Life Insurance Offices,  
To—The Collector of Calcutta.

Referring to your letter No. 275 of 20th September last, we now hand you the particulars asked for.

*Return of Marine, Fire, and Life Insurance Offices made to the Collector of Stamps.*

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.	Amount of re-insurances.	Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original insurances.	Amount of stamp duty paid on policies for re-insurances.
			Rs.	Rs.			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Marine ... ..	1,437	31	2,05,07,622	16,98,925	4 days ...	40—100 days ...	1,21,759 4 3	6,136 14 1	5,246 12 0	460 12 0
					For respective voyage. Tea policies for season.					
Fire ... ..	36	1	12,33,750	25,000	33 days ...	12 months ...	5,553 9 3	100 4 0	483 14 0	9 6 0
Life ... ..	..	..	....	....	....	....	....	....	....	....
Other insurances ...	..	..	....	....	....	....	....	....	....	....

Dated 1st October 1883.

From—Messrs. MACNEILL & Co., Agents, City of London Fire Insurance Company, Limited,  
To—The Collector of Calcutta.

In reply to your No. 276, dated 20th September, we beg to append the particulars requested for as regards fire insurance from 1st August 1882 to 31st July 1883.

We have no Life Insurance Company, and have but lately started a Marine Agency.

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.	Amount of re-insurances.	Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.	Amount of duty paid on policies for re-insurances.
			Rs.	Rs.			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Fire ... ..	215	26	41,39,405	4,22,834	1 month .	12 months	50,576 15 6	6,265 1 3	1,567 8 0	96 12 0

No. 273, dated 20th September 1883.

From—G. M. GOODRICKE, Esq., Collector of Calcutta.  
To—Messrs. KETTLEWELL BULLEN & Co.

With reference to your memorial to the Board of Revenue, praying for an amendment of the Stamp law regarding stamp duty on policies of insurance, I have the honour to request that you will be so good as to inform me, for report to the Board, of the following particulars as soon as possible:—

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.	Amount of re-insurances.	Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.	Amount of duty paid on policies for re-insurances.
			Rs.	Rs.			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Marine ... ..	...	...	...	...	...	....	...	...	...	...
Fire ... ..	7	8	2,73,000	1,50,000	1 month.	One year.	709 0 6	380 1 8	101 12 0	56 4 0
Life ... ..	...	...	...	...	...	....	...	...	...	...
Other policies ..	...	...	...	...	...	....	...	...	...	...

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.		Amount of re-insurances.		Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.	Amount of stamp duty on re-insurance policies.				
			Rs.	a. p.	Rs.	a. p.							Rs.	a. p.	Rs.	a. p.
Marine .. ..	5,780	25	1,34,33,442	3 8	15,65,950	0 0	Depends upon duration of the voyage.		1,81,491	7 9	8,512	4 0	7,476	12 0	390	8 0
Fire .. ..	72	27	13,23,137	8 0	4,55,000	0 0	10 days	365 days ..	11,014	6 9	2,465	6 7	542	1 0	171	0 0
Life .. ..	49	..	4,12,700	0 0	....	....	..	....	8,481	3 11	...	...	183	12 0	....	....
Other policies .. ..	..	..	....	....	....	....	..	....	...	....	....	....	..	....	....	....

GISBORNE &amp; Co.

Dated 15th November 1883.

From—C. L. O'BRIEN, Esq., Acting Manager and Underwriter, Commercial Union Insurance Co.  
To—The Collector of Calcutta.

Enclosed please find the statement applied for in your favour No. 262 of 20th September last.

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.		Amount of re-insurances.		Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.	Amount of stamp duty paid on policies for re-insurances.				
			Rs.	a. p.	Rs.	a. p.							Rs.	a. p.	Rs.	a. p.
Marine .. ..	2,975	69	1,92,45,300	6 6	5,47,580	0 0	A voyage ..	9 months ..	1,80,741	10 10	6,423	11 11	4,811	8 0	137	0 0
Fire .. ..	529	657	99,96,140	5 11	46,76,421	10 8	10 days ..	12 ,, ..	1,01,200	5 7	63,887	12 6	3,748	14 0	1,763	14 0
Life .. ..	38	..	2,12,000	0 0	....	....	3 years ..	Whole life ..	4,917	6 0	...	...	79	8 0	....	....
Other policies .. ..	..	..	....	....	....	....	....	....	....	....	....	....	....	....	....	....

No. 487, dated 15th November 1883.

From—Messrs. GILLANDERS ARBUTHNOT & Co.  
To—The Collector of Calcutta.

With reference to your letter of the 20th September last, we beg annex a statement of stamp duty paid by us on behalf of the undernoted Companies:—

Agents, Liverpool and London and Globe Insurance Company.

Do. London Assurance Corporation.

Do. National Guarantee and Suretyship Association, Limited.

Do. British and Foreign Marine Insurance Company, Limited.

Do. Union Marine Insurance Company.

Statement of Stamp duty paid on Policies as per Form sent with your letter of the 20th September 1883.

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.		Amount of re-insurances.		Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.	Amount of duty paid on policies for re-insurances.				
			Rs.	Rs.	Rs.	Rs.							Rs.	a. p.	Rs.	a. p.
Marine .. ..	292	2	18,42,404	90,820	..	..	..	..	15,767	12 6	517	13 3	526	4 0	10	4 0
Fire .. ..	209	27	42,20,287	5,92,000	15 days ..	12 months	..	..	35,355	12 8	2,993	2 6	1,579	10 0	166	10 0
Life .. ..	1	..	£200	..	..	..	6	..	60	15 9	..	..	0	12 0	..	..
Other policies .. ..	5	..	78,500	..	..	..	6	..	377	8 0	..	..	25	0 0	..	..

Dated 16th November 1883.

From—Messrs. GRAHAM & Co., General Agents, London and Lancashire Life Assurance Company for India, &c.,  
To—The Collector of Calcutta.

With reference to your office memorandum No. 230, dated 20th September last, we now beg to hand you statement showing amount of Life, Fire, and Marine business done by us in the respective departments for the year 1882.

## Statement of Life, Fire, and Marine business for the year 1882.

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.	Amount of re-insurances.	Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty on original policies.	Amount of stamp duty paid on policies for re-insurances.
			Rs.				Rs. a. p.		Rs. a. p.	
Life ...	17	...	99,000	...	1 year	Whole life.	3,486 4 5	...	37 2 0	...
Fire ...	24	...	16,52,000	...	10 days.	12 months.	4,383 10 2	...	636 6 0	...
Marine ...	53	...	3,22,757	...	...	...	1,479 15 3	...	86 10 0	...

Dated 7th November 1883.

From—Messrs. ANDREW YULE &amp; Co., Agents, Guardian Assurance Company,

To—The Collector of Calcutta.

In reply to your letter No. 272, dated 20th September last, we note at foot particulars as to insurances, &c., asked for therein.

We may mention that we do not accept any greater amount on any risk than is allowed by the Head Office, and consequently do not require to re-insure with other offices. This we do chiefly because re-insurance of any amount over limits would entail in almost every instance the payment of stamp duty to the re-insuring company, which would be a loss to the Guardian. We may also add that of the amount insured nearly two-thirds were on account of re-insurances granted to other offices.

## GUARDIAN ASSURANCE COMPANY.

## Fire Department.

Insurance policies granted in 1882	...	...	...	...	57
Re-insurance	...	...	...	...	Nil.
Amount of original insurances (including re-insurance to other Companies)	...	Rs.	11,27,000		
Minimum period of insurance	...	...	...	...	1 month.
Maximum ditto	...	...	...	...	12 months.
					Rs. a. p.
Premium on amount insured	...	...	...	...	6,900 1 11
Amount of stamp duty	...	...	...	...	424 8 0
Ditto on re-insurance policies	...	...	...	...	Nil.

Dated 8th November 1883.

From—Messrs. SCHOFNE KILBURN &amp; Co., Agents, London and Provincial Marine Insurance Company, Limited,

To—The Collector of Calcutta.

In reply to your No. 277, dated 20th September last, relating to the amendment of the Stamp law, we beg to hand you overleaf the approximate of the figures asked for.

## Year 1882.

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.	Amount of re-insurances.	Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.	Amount of stamp duty paid on policies for re-insurances.
			Rs.	Rs.			Rs. a. p.	Rs. a. p.	Rs. a. p.	
Marine ...	122	None (Renewals) 4	8,14,000	None (Renewals) 90,000	...	...	6,374 9 0	None (Renewals) 920 0 0	306 12 0	None
Fire ...	27		5,39,000		1 month	12 months	3,575 0 0		202 0 0	Renewals.

Dated 15th November 1883.

From—Messrs. ERNSTHAUSEN OESTERLEY, & Co., Agents, Chinese Insurance Co., Ltd., and Trans-Atlantic Marine Insurance Company of Berlin,

To—The Collector of Calcutta.

Adverting to your letter No. 281, we beg to enclose herewith statements of the Marine Insurance Companies for which we are Agents.

*Statement of the Chinese Insurance Company, Ltd., for the year 1882.*

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.	Amount of re-insurances.	Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premia received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of Stamp duty paid on original policies.	Amount of duty paid on policies for re-insurances.
			Rs. a. p.				Rs. a. p.		Rs. a. p.	
Marine ...	2,271	Nil.	95,03,612 12 0	Nil.	Depends upon the duration of the voyage.	Depends upon the duration of the voyages.	82,490 9 6	Nil.	2,694 12 0	Nil.

*Statement of the Trans-Atlantic Marine Insurance Company of Berlin for the year 1882.*

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.	Amount of re-insurances.	Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premia received on original insurances.	Amount of premium paid in effecting re-insurances.	Amount of stamp duty paid on original policies.	Amount of duty paid on policies for re-insurances.
			Rs. a. p.				Rs. a. p.		Rs. a. p.	
Marine ..	137	Nil.	8,20,460 0 0	Nil.	Depends upon the duration of the voyage.	Depends upon the duration of the voyage.	8,662 6 9	Nil.	224 14 0	Nil.

Dated 5th November 1883.

From—Messrs. ERNSTHAUSEN AND OESTERLEY, Agents,

To—The Collector of Calcutta.

Adverting to your letter No. 281 of 20th September last we beg to enclose statements of the Trans-Atlantic Fire Insurance Company, Limited, of Hamburgh, and Colonial Sea and Fire Insurances Company, Limited, Batavia.

*Trans-Atlantic Fire Insurance Company, Limited, of Hamburgh, 1882.*

Nature of insurance ... ..	Fire.
Number of original insurances in the last year ... ..	34.
„ of re-insurances in the last year ... ..	None.
Amount of original insurances ... ..	Rs. 7, 68, 100.
„ of re-insurances ... ..	None.
Minimum period for which an insurance was effected ... ..	10 days.
Maximum ditto ditto ditto ... ..	1 year and 60 days.
	Rs. a. p.
Amount of premium received on original insurances ... ..	3,536 4 4
„ of „ paid in effecting re-insurances ... ..	None.
„ of stamp duty paid on original policies ... ..	288 0 3
„ of duty paid on policies of re-insurance... ..	None.

*Colonial Sea and Fire Insurance Company, Limited, of Batavia, 1882.*

Nature of insurance ... ..	Fire.
Number of original insurances in the last year ... ..	5
„ of re-insurances in the last year ... ..	None.
Amount of original insurances ... ..	Rs. 1,84,000
„ of re-insurances ... ..	None.
Minimum period for which an insurance was effected ... ..	1 month.
Maximum ditto ditto ditto ... ..	1 year.
	Rs. a. p.
Amount of premium received on original insurances ... ..	859 9 0
„ of „ paid in effecting re-insurances ... ..	None.
„ of stamp duty paid on original policies ... ..	69 0 0
„ of duty paid on policies of re-insurances... ..	None.

No. 279, dated 20th September 1883.

From—G. M. GOODRICK, Esq., Collector of Calcutta,  
To - Messrs. STRUTHERS & Co.

With reference to your memorial to the Board of Revenue, praying for an amendment of the Stamp law regarding stamp duty on policies of insurance, I have the honour to request that you will be so good as to inform me, for report to the Board, of the following particulars as soon as possible :—

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.			Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.			Amount of stamp duty paid on original policies.	Amount of duty paid on policies for re-insurances.
			Rs.	a.	p.			Rs.	a.	p.		
Marine ... ..	...	...	...	...	...	...	...	...	...	...	...	...
Fire ... ..	32	...	3,77,000	0	0	15 days	1 year 9 months	3,431	13	0	...	142 2 0
Life ... ..	...	...	...	...	...	...	...	...	...	...	...	...
Other policies.	...	...	...	...	...	...	...	...	...	...	...	...

Dated 13th November 1883.

From—Messrs. DUNCAN BROTHERS & Co., Agents, General Fire Assurance Company,  
To—The Collector of Calcutta.

We have the honour to return your No. 270 of 30th September, with the particulars required duly filled in as desired.

No. 270, dated 20th September 1883.

From—G. M. GOODRICKS, Esq., Collector of Calcutta,  
To—Messrs. DUNCAN BROTHERS & Co.

With reference to your memorial to the Board of Revenue, praying for an amendment of the Stamp law regarding stamp duty on policies of insurance, I have the honour to request that you will be so good as to inform me, for report to the Board, of the following particulars as soon as possible :—

NATURE OF INSURANCE.	Number of original insurances in the last year.	Number of re-insurances in the last year.	Amount of original insurances.		Minimum period for which an insurance was effected.	Maximum period for which an insurance was effected.	Amount of premium received on original insurances.			Amount of stamp duty paid on original policies.	Amount of duty paid on policies for re-insurances.
			Rs.	a. p.			Rs.	a. p.	Rs.		
Marine ... ..	...	...	...	...	...	None for year 1882.	...	...	...	...	...
Fire ... ..	29	...	2,50,900	0 0	10,000 0 0	1 month, 1 year.	1,753 8 11	63 12 0	93 5 0	3 12 0	...
Life ... ..	...	...	...	...	...	None.	...	...	...	...	...
Other policies	...	...	...	...	...	None.	...	...	...	...	...

No. 1289, dated 2nd April 1884.

From—C. MACAULAY, Esq., Secy. to the Govt. of Bengal, Financial Dept.,  
To—The Secretary to the Board of Revenue, Lower Provinces.

I am directed to acknowledge the receipt of your letter No. 83B, dated the 8th February last, with which is forwarded a memorial from the Agents of certain Insurance Offices in Calcutta praying for an amendment of the Indian Stamp Act I. of 1879, by fixing a uniform duty on all insurances and re-insurances other than Life and Marine insurances.

2. The memorialists contend that the law recognises no distinction between policies that run for a few days only and those that run for a considerable term of years. It is pointed out by way of illustration that on an insurance against fire for one year for a lakh of rupees a premium of Rs. 250 would be received, the stamp duty being Rs. 37-8, while on an insurance for the same sum for one month, the premium for which would be Rs. 62-8, the same duty would be payable. Again, on an insurance for life for a lakh of rupees at the age of 30, the annual premium would be Rs. 3,500, the duty still being Rs. 37-8. It is manifest that a policy which will only run for a month is much less valuable than one which runs for several years, and it seems to the Lieutenant-Governor to be questionable whether they should be taxed equally. It will be seen from the returns submitted by the various Companies that, as a rule, the maximum term for which fire policies are given is one year, while the minimum is generally ten days. It has been ascertained that the practice is to treat fire insurance as strictly terminable contracts, running for one year only, and ceasing at the end of that period unless renewed by the payment of a fresh premium. There is this distinction between fire and life insurances, that, whereas the latter usually run on during the life of the assured, the only condition being the payment of the premium, the former may be terminated by the Insurance Company at pleasure on the termination of the yearly (or other) period for which each premium is paid. In other words, the Insurance Companies are not bound to renew fire policies beyond the period for which the original or any sub-

sequent premium has been paid. The Lieutenant-Governor is therefore inclined to think that, as there is a radical difference between fire and life policies in this respect, they should not be mixed up together for the purposes of the Stamp law. There does not seem to be any objection to the existing provisions of the Stamp law so far as relates to life insurances, but in the case of fire insurances it would appear to be more equitable to take the duration of the policy into account. This might perhaps be done most simply by making the duty proportionate, not to the amount of the *policy*, but to the amount of the *premium*. In fixing the amount of the premium, the Insurance Companies of course take the duration of the insurance into account. The Lieutenant-Governor desires to be favoured with the opinion of the Board on this suggestion.

3. The memorialists also complain that re-insurances are under the law treated as if they were entirely new insurances, and are made to pay the full duty. What is meant by the term "re-insurance," or more properly speaking "sub-insurance," is, as explained by the memorialists, the practice by which a single Insurance Company is enabled to divide a large risk with a number of other Companies. If Company A. issues a policy for 10 lakhs of rupees, it seems to be the invariable custom to take from other Companies B., C., D., &c., sub-insurances on portions of the amount to cover and minimize the risk. In England and on the Continent, and in America, where the duty on an original insurance is nominal, there is no hardship in requiring the full duty to be paid on each such sub-insurance. In India, however, the duty is substantial, and the memorialists urge, with some show of reason, that it is inequitable to impose it afresh whenever a re-insurance is effected. Before, however, forming any definite conclusion on this point, the Lieutenant-Governor desires to be furnished with fuller information regarding the system of transfers and sub-division of risks by Insurance Companies.

4. There is another point which has been brought to the notice of Government. Since fire policies are virtually contracts for one year only, with the option of renewal, it would seem to follow that each renewal is tantamount to a new transaction, and may fairly be taxed accordingly. There should be no hardship in levying on each renewal of a fire policy the same stamp duty as on the original policy. The advantage of this course would be that it would prevent what seems to be a fraud on the revenue, which appears to be very prevalent now. In consequence of the severity of the duty, every effort is, it is understood, made by Insurance Companies to prevent a policy from lapsing. Hence the custom has arisen of transferring policies not only from one firm to another, but also, there is reason to believe, from one set of goods or buildings to another. Thus if A. insures a jute press at Naraingunge with a certain Company, it is possible for him (of course with the consent of the latter) to transfer the same policy to a rice mill at Rangoon which may belong to some one else altogether. The two transactions are really quite distinct, and should be taxed separately with stamp duty. Did the law require each renewal of a policy to pay the same stamp duty as the original policy, the temptation to defraud the revenue in this manner would be removed.

5. The Board, in submitting the memorial, remark that, "whilst maintaining the principle of an *ad valorem* stamp duty," they "would alter the law so as to allow the duration of risk in policies other than life assurances to be taken into consideration," and "that some modification should be made in respect of the stamp duty on sub-insurances." In view of the importance of the question, the Lieutenant-Governor would wish to be favoured with express proposals embodying explicitly the views of the Board on the subject of the stamp duties to be levied on policies of insurance.

6. The memorial and connected papers received with your letter are herewith returned for reference.

No. 638½ B., dated 20th September 1884.

From—C. E. BUCKLAND, Esq., Offg. Secy. to the Board of Revenue, Lower Provinces.

To—The Secretary to the Government of Bengal, Financial Department.

I am directed to acknowledge receipt of your letter No. 1289, dated 2nd April last, returning for further report a memorial from the Agents of certain Insurance Offices in Calcutta, praying for an amendment of Indian Stamp Act I. of 1879 by fixing one uniform duty on all insurances and re-insurances other than Life or Marine Insurances.

2 The Board have made enquiries and have consulted the Commissioner of the Presidency Division and the Collector of Calcutta on the subject. A copy of their reports is enclosed, and I am now to submit, for the consideration of Government, the following proposals in respect of the stamp duties to be levied on policies of insurance.

The subject of insurance is one of which the Board have no special experience, so that they would suggest further ventilation of these proposals by publication or otherwise before they are finally adopted.

3. Taking, first, Life and Marine Insurances, the Board see no reason for recommending any change in the stamp duties on these policies as now levied in accordance with Article 49 (b) of Schedule I. of the Indian Stamp Act. They understand that no real objection exists against the present charges. A life policy is not a contract terminable at the end of each year, though it depends upon a yearly premium for its existence; but it is one which in the large majority of cases lasts for many years, and on the present scale of Indian life-rates the Companies can well afford to pay the existing duty: moreover, the charge is one contemplated and paid by the Companies, and does not fall upon the general insuring public. Against the duties on Marine Insurances also the Board are informed that no objections are raised. The stamp, they believe is willingly paid by the assured according to universal custom, both in India and in England. Again so far as Life Marine policies are concerned, there is



no need for any alteration, because the amount of Time Marine business is infinitesimal, and consists of a few native-owned vessels trading from Calcutta, and steam-launches plying on the river Hooghly. With a very few exceptions, every Marine Company in Calcutta is, they believe, forbidden to insure hulls (*i.e.* Time risks) at any price whatever; and it is impossible to insure more than about £5,000 on a vessel for this reason.

4. In respect of fire policies, there are several points for determination, which will be dealt with successively. The maximum period for which fire policies are given is usually one year, so that yearly policies may first be considered. It has been suggested that, if the principle of an *ad valorem* duty is to be maintained, the latter should be calculated on the amount of the premium payable, and not, as at present, on the amount of the policy; and Mr. Sterndale suggests that a rate of one per cent. on the amount of the premium would be a fair charge, it being understood that each renewal of policy requires the same duty as the original, whether the renewal is effected by endorsement on the old policy or by the issue of a new policy. The question of stamp-duties on renewals will be dealt with further on. With respect to the proposed *ad valorem* duty of one per cent. on the premium, it has been brought to the Board's notice that whereas at first sight the change seems to be a great concession, it will in application be found to be inequitable and to press most heavily on the highly-rated risks which can least afford to pay. At present the stamp-duty is regulated according to the amount insured, regardless of the nature of the risk: the proposed change entails a consideration of the nature of the risk, that is, as to whether it is low or high rated. The largest insured interest in Calcutta is represented by piece-goods and other non-hazardous goods and produce, the rate for which is a half per cent. This may fairly be taken as the lowest rate, as house property and furniture are hardly ever insured. The rate of insurance actually charged in practice for jute presses is five per cent., the highest rate in force. According to the proposed principle of stamp-duty *ad valorem* of one per cent. on the premium, a policy for—

Rs. 1,00,000 on piece-goods at a half per cent. would pay Rs. 500 premium and Rs. 5 stamp duty,

Rs. 1,00,000 on a jute press at five per cent. would pay Rs. 5,000 premium and Rs. 50 stamp duty,

a result which is thought unreasonable, the amount insured being the same in both cases. It is pointed out that the shareholders in a jute press, an industrial concern, already feel the very heavy rate of fire premium, *viz.* Rs. 37-8, and can ill-afford to pay the higher stamp duty of Rs. 50 for a lakh of rupees insured. It must, moreover, be borne in mind that if the principle of an *ad valorem* duty on the premium is adopted, the proceeds of this form of stamp duty will depend upon the rates charged by the offices which are more likely to be lowered than to be raised. It has also been represented to the Board that the charge would be inequitable: there are certain insurance offices bound by what are called the tariff rates fixed by the Fire Association in London, and the offices which are not so bound would pay less for their stamps than those which are, for instance—

At tariff charges at a half per cent. on piece-goods on Rs. 1,00,000, the premium would be Rs. 500 and the stamp duty Rs. 5.

At non-tariff charges at 6 annas per cent. on piece-goods on Rs. 1,00,000, the premium would be Rs. 375 and stamp duty Rs. 3-12.

The Board are informed that most fire risks are subject to a cash discount of 15 per cent., so that if the proposed change is introduced, it would have to be decided whether the stamp duty should be levied on the gross or the net premium.

5. It has been stated to the Board that up to the 1st June last, the Insurance Companies paid the stamp on yearly policies themselves, charging the assured only for the stamps on insurances for short period, but since that date all stamps whatever have been charged to the assured,—see section 29 of the Indian Stamp Act. Therefore it would appear that the interests of the public and not of the Companies should be considered.

6. Under these circumstances the Board are disposed to recommend reconsideration of the principle of an *ad valorem* stamp duty on insurance policies. They think it very desirable that the rates on large amounts should not be so prohibitive as to induce owners of large properties to insure elsewhere than in India. A reduction of the rate on large amounts would induce further business as well as prevent its leaving the country. It has been suggested to the Board that a fair way of settling the stamp duty is to charge at fixed rates for a certain minimum amount insured. They would therefore suggest for consideration the following graduated scale:—

On a policy of—		Stamp duty of—	
Rs.	Rs.	Rs.	a. p.
1,000 to	5,000 ...	...	5 0 0
5,000 "	10,000 ...	...	7 8 0
10,000 "	25,000 ...	...	10 0 0
25,000 "	50,000 ...	...	12 8 0
50,000 "	75,000 ...	...	15 0 0
75,000 "	1,00,000 ...	...	20 0 0
1,00,000 "	1,50,000 ...	...	25 0 0
1,05,000 "	1,10,000 ...	...	27 8 0
and so on, &c.			

the present rate being at 6 annas per Rs. 1,000.

Rs.							Rs. a p.
1,000...	...	...	...	...	...	...	0 6 0
5,000...	...	...	...	...	...	...	1 14 0
10,000...	...	...	...	...	...	...	3 12 0
25,000...	...	...	...	...	...	...	9 6 0
50,000...	...	...	...	...	...	...	18 12 0
75,000...	...	...	...	...	...	...	28 2 0
1,00,000...	...	...	...	...	...	...	37 8 0
1,05,000...	...	...	...	...	...	...	39 6 0
1,10,000...	...	...	...	...	...	...	41 4 0
and so on							&c. &c.

A comparison of the two scales will show that on insurances up to Rs. 25,000 the change would be a gain to Government, and the addition of a duty on renewals as proposed in paragraph 9 would give compensation for the reduction of the rate on large amounts.

7. Mr. Sterndale's report shows the proportionate premia charged by the insurance offices on policies for short period insurances, and it has been suggested to the Board that the stamp duty on short period risks should be levied in the same ratio as the premium. Thus the stamp duty for a policy for—

One month should be	...	...	...	...	...	...	...	$\frac{1}{4}$
Three months ditto	...	...	...	...	...	...	...	$\frac{3}{4}$
Six ditto ditto	...	...	...	...	...	...	...	$\frac{3}{4}$

of the duty for a year, and so on. The Board support this suggestion.

8. The question of re-insurance or sub-insurance has been fully treated by Mr. Sterndale in reporting on the system of transfers and subdivision of risks which obtains among the Insurance Companies. The Board entirely concur in his view that the principal instrument between the insurer and the insured should be the only one chargeable with the full rate of duty on the scales already suggested, and that on each of the subsidiary transactions between the several insurance offices, in order to carry out the main transaction, it will be sufficient to require a payment of one rupee on any amount sub-insured. This concession, the Board have reason to believe, would be exceedingly popular.

9. The question of the stamp duty to be levied on renewals of policies is one of great importance. It has been represented that, if Government insist on levying the full stamp duty on each renewal, insurance business will be driven out of the country to England, where, it is asserted, already a very considerable amount has been placed. It may be admitted that each renewal of a policy is in theory tantamount to a new transaction, and may fairly be taxed accordingly, so that there should be no hardship in levying on each renewal of a fire policy the same stamp duty as on the original policy. But the fact is that no stamp duty on renewals has hitherto been paid; the currency of the policy has simply been prolonged by payment of a further premium by mutual agreement for a further period. It can therefore be easily understood that the Insurance Companies, as Mr. Sterndale reports, would be very averse to the payment of the same stamp duty on each renewal of a policy as on the original policy. His proposal to charge stamp duty of one per cent. *ad valorem* on the premium, and again the full rate on each renewal, would compare with the present stamp duty as follows:—

*Present.*—The stamp duty on piece-goods insured for Rs. 1,00,000 at  $\frac{1}{2}$  per cent. for a premium of Rs. 500 is Rs. 37-8.

*Proposed.*—The stamp duty on the same goods for the same amount would be Rs. 5 a year, and it would take  $7\frac{1}{2}$  years for the stamp duty on renewals to reach the amount now levied.

But if a stamp duty of Rs. 5 be charged for each yearly renewal according to the graduated scale of stamp duties suggested in paragraph 6, Government would in  $7\frac{1}{2}$  years receive on a policy for Rs. 1,00,000,

						Rs. a p.
For the first year	..	...	...	...	...	20 0 0
Renewal fee for $6\frac{1}{2}$ years	...	...	...	...	...	32 8 0
						52 8 0

instead of Rs. 37-8 in  $7\frac{1}{2}$  years.

It would be desirable also to draw up a graduated scale of stamp duties on renewals following the charges on original insurances with reference to the amounts insured, thus (see paragraph 6):—

Original stamp duty.						Stamp duty on renewal.
Rs. a p.						
5 0 0 } ...	...	...	...	...	...	1
7 8 0 } ...	...	...	...	...	...	2
10 0 0 } ...	...	...	...	...	...	3
12 8 0 } ...	...	...	...	...	...	4
15 0 0 } ...	...	...	...	...	...	5
20 0 0 } ...	...	...	...	...	...	6
25 0 0 } ...	...	...	...	...	...	
27 8 0 } ...	...	...	...	...	...	
and so on.						

These renewal stamp duties not having been previously charged will be so much clear profit and will go a long way to make up for the reduction of the original charge on larger amounts insured. The principle will be that of levying a comparatively small duty on a large number of constantly repeated transactions. It will be necessary to provide that no policy is valid on which the stamp duty for renewal has not been paid.

10. With respect to transfers of policies, the Board see no objection to such transfers as are ordinarily effected, as Mr. Sterndale describes, by endorsement inscribed on the policy, and they would invite attention to the passage in which he states that such a transfer as the hypothetical case put in your letter, though no doubt possible, is in practice unknown and improbable, and under certain circumstances impossible. The Board are informed that interests stand distinct for fire insurances, *i.e.* non-hazardous goods, jute mills, jute presses, jute in godowns, cotton mills, &c., &c., all stand separately, and the transfer of a policy from one to any other is never made. A policy on piece-goods is sometimes endorsed to cover a like interest in another godown, but policies on mills or presses cannot be transferred to cover piece-goods or *vice versa*, for the ownership and interest are absolutely and entirely distinct. There is therefore no need for such a duty, and the imposition of it would probably be regarded as being nearly vexatious, and would confer no material benefit upon Government. It is said that it would encourage what are termed 'blanket' policies, *i.e.*, one policy for one premium covering more than one godown; it would tend to increase rates, to promote difficulty and discontent in the settlement of losses, and to encourage fraudulent claims.

11. The memorial and the connected papers received with the orders of Government under acknowledgment are herewith resubmitted.

No. 110 R.S., dated 25th August 1884.

From—A. SMITH, Esq., Officiating Commissioner, Presidency Division,  
To—The Secretary to the Board of Revenue, Lower Provinces.

With reference to your No. 223B. of the 23rd April last, I have the honour to enclose copy of a report, No. 47R.S. of the 19th July, from the Collector of Calcutta.

2. I regret the delay that has occurred in dealing with this matter. Mr. Sterndale has explained the delay that occurred with him, and the further delay in my own office has been caused by the conference on the Tenancy Bill: the heavy work there always is at this season in connection with the various annual reports and returns and my visit to Jessore, Khulna, and Ranaghat with the Lieutenant-Governor.

3. Mr. Sterndale's report is very full. He shows how a system of taxing on the premium would work. It is obvious that the results will be very different from those given by the present system: the stamp for an insurance of a lakh of rupees for one year for a private dwelling-house in Calcutta is Rs. 37-8 or at the rate of 15 per cent. If, however, that be applied to the high premium on an insurance of a jute press for the same amount, the stamp duty may be as much as Rs. 900. Mr. Sterndale considers, and I think very justly, that a charge so high as this would tend to drive insurance transactions out of India. It seems to me on insurances for short terms the correct principle is to assess the stamp on the premium which is fixed with reference to the amount to be paid if the amount of the insurance should have and the chance of its having to be paid. Mr. Sterndale proposes the adoption of a rate of one per cent. This would give a stamp of Rs. 2-8 on the insurance of the private dwelling-house and a maximum stamp of Rs. 60 on that of the jute press referred to. Where insurances are renewed, the stamp would be required, or at all events a stamp at the same rate on the premium.

4. Where insurances are affected for a longer period than a year, it would perhaps be practicable to make some difference in the charge, as is done in the case of leases at article 39, schedule I. of the Stamp Act.

5. Mr. Sterndale's letter gives a very clear account of the system of re-insurance or sub-insurance. Mr. Sterndale thinks that the instruments effecting such re-insurances are analogous to the instruments dealt with in section 6 of the Stamp Act. This is not strictly the case, for the deeds refer to entirely new agreements between different parties. I think, however, that it would be reasonable to allow a very reduced and indeed almost a nominal rate of duty on such sub-insurances.

No. 47 R.S., dated 19th July 1884.

From—R. C. STERNDALÉ, Esq., Officiating Collector of Calcutta,  
To—The Commissioner of the Presidency Division.

I have the honour to acknowledge the receipt of your memorandum No. 15R.S., dated the 15th May 1884, covering Government letter No. 1289S., dated 2nd April 1884, regarding the memorial of the insurance companies, praying for a reduction of the stamp duties charged under Act I. of 1879 on fire insurance policies, and especially on re-insurances, asking for certain further information and for proposals in regard to the stamp duties to be levied in future on such policies.

2. I regret the delay that has occurred in submitting this reply, but as I only took over charge of this office on the date of your letter, the matter escaped my notice till recently, and the subject was one with which I was necessarily unfamiliar, and I had to make inquiries regarding the system of re-insurance, renewal, and transfer of policies, and the practice followed by the Calcutta insurance offices

in regard to such transactions. I trust the information I now have to submit may assist in arriving at a satisfactory settlement of the questions at issue.

3. The first question on which I am desired to report is the one referred to in paragraph 2 of the Government letter, *viz.*, the contention of the memorialists that the law recognises no distinction between policies that run for a few days only and those that run for a considerable term of years. The inequity of this has been admitted, and requires no further remarks, but after having fully weighed the reasons and arguments put forward in support of the memorialists' petition for an alteration in the present provision of the Stamp Act and the view expressed by His Honour the Lieutenant-Governor, I think that, it being admitted that these policies are strictly terminable contracts, running for one year only or even for shorter periods, and (as stated in the letter of Government) it is manifest that a policy which will only run for a month is much less valuable than one which runs for several years, the duration of the policy should be taken into account in determining the duty, and if the principle of *ad valorem* duty is adhered to, the latter should be calculated on the amount of the premium payable, and not, as at present, on the amount of the policy. It is, however, very difficult to arrive at what would be a fair and equitable rate to be charged on the premium. Taking the rate quoted by the memorialists and referred to by Government as a guide, it would appear that Rs. 37-8 is the amount of stamp duty payable at Rs. 0-6-0 per Rs. 1,000 on a policy for one lakh of rupees current for one year; the premium for that amount and that period being Rs. 250, or equal to a rate of 15 per centum on the amount of premium. This appears at first sight not an unreasonable amount, nor do the memorialists complain of it; but as will be seen from the following facts and figures, it is entirely delusive, and, if followed, would result in the imposition of a prohibitive rate of duty. The memorialists have omitted to point out that Rs. 250 on one lakh of rupees for one year represents the very *lowest* class of insurance on private dwelling-houses in Calcutta at  $\frac{1}{4}$  per cent., a class of insurance which in fact is hardly ever effected. The principal classes of risks in Bengal and the rates per cent. per annum furnished by one of the principal offices are as follows:—

*Memorandum of rates of fire insurance on principal classes of risks in Bengal in July 1884.*

Risks.	Rate per cent. per annum.
Private dwelling-houses in Calcutta	$\frac{1}{4}$
"    "    in mofussil	$1\frac{1}{2}$ to $1\frac{2}{3}$
Hotels	2
Godowns, non-hazardous	$\frac{1}{3}$
"    for cotton	1 to $2\frac{1}{3}$
"    for jute and jute presses	$2\frac{1}{2}$ " 6
Jute-mills	$3\frac{3}{4}$ " $3\frac{1}{2}$
Cotton-mills	4 " $2\frac{1}{2}$
Gunning factories	$2\frac{1}{2}$
Teak houses	3 to 4

It will be seen that a rate of 15 per cent. on a lakh of rupees yielding premium Rs. 250 at  $\frac{1}{4}$  per cent. and stamp duty Rs. 37-8 would, on the same amount in the highest class, *viz.*, 6 per cent., give premium Rs. 6,000 and stamp duty Rs. 900, while on an average rate 3 per cent. it would give premium Rs. 3,000 and stamp duty Rs. 450. I think I am justified, therefore, in saying that such a rate would be prohibitive, and would, I am convinced, put an end to fire insurance in this country.

4. The existing rates of stamp duty are, I am assured, already inducing owners of large properties to insure in England, where the stamp duty on fire policies is nominal, instead of in this country. This will be the better understood from the fact that the Insurance Companies here will not now pay the stamp duty, which has to be paid by the insured in addition to the premium. I offer a suggestion as to the rate to be levied with some diffidence, because the data at my command are hardly sufficient to base any calculation upon as to results, but taking the following figures obtained from one of the principal offices as a guide and taking into consideration the information I have been able to gather from careful enquiries, I am of opinion that a rate of one per cent. on the amount of the premium would be a fair charge, it being understood that each renewal of policies requires the same stamp duty as the original, whether effected by endorsement on the old policy or by issue of a new policy. This the Insurance Companies are very averse to, but I think they are fairly liable. This will of course obviate any risk of the revenue being defrauded in the manner referred to in the Government letter. There is not, however, so much temptation to do this as seems to be thought so far as renewal of short policies is concerned, that is to say, there is no temptation to insure for shorter periods than one year with a view to avoid stamp duty. The tariff by which the business of the companies is regulated discourages short period insurances; this will be apparent from the following scale:—

Annual premium.	Six months.	Four months.	Three months.	Two months.	One month.
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
100 0 0	75 0 0	62 8 0	50 0 0	37 8 0	25 0 0

So that it is cheaper in the end to insure for the longer period unless the insured is certain of getting his goods out of hand within the term for which he takes out his initial policy. A policy for three

months renewed for three months more bears the same premium as a policy for one year, and a six-months' policy renewed for three months costs 25 per cent. more.

5. If my suggestion be accepted, some slight modification of clause (b), article 49 of schedule I., Act I. of 1879, will be necessary. After the words 'other insurance' the words 'except fire insurance' would have to be added, and an additional clause (c) inserted, 'fire insurance one per cent. on the premium payable, whether on issue or renewal of policy.'

6. With reference to the question of re-insurance in regard to which further information is desired, it is, as has been stated by the memorialists, the practice for insurance companies to grant policies for large sums and to reduce their own risks by re-insuring or dividing the risk with other offices; most offices in fact are restricted to a certain fixed maximum in regard to certain classes of risks.

7. In fire insurance this re-insurance is effected either singly or by what is called 'treaty.' In the first case an office A. may accept a risk of Rs. 5,00,000 upon a mill, but its own limit, viz. the amount it is allowed to accept or retain, is Rs. 1,00,000; there is therefore a balance of Rs. 4,00,000 to provide for. A. sends round to other offices B., C., D., and E. with a description of the property, risks, &c., and offers them a proportion of the insurance. If approved by them a 'take note,' or as it is called in Calcutta, a 'letter of cover,' is issued, by which these offices undertake their proportionate parts of the original company's liability. This is followed by a properly executed guarantee, and a copy of the original or A. company's policy is issued to the several re-insuring offices. A. is therefore the office solely liable to the mill-owner for Rs. 5,00,000 in the event of loss, and A. adjusts and pays the claim, B., C., D., and E. paying their respective quotas to A. on production of the discharge and the papers relating to the claim and its adjustment. Re-insurance by 'treaty' is somewhat different. A., an insurance company, being desirous of transacting business abroad, will make arrangements with companies B., C., D., and E. that they will accept a certain share of every risk undertaken by A.'s representatives, allowing so much per cent. for commission and expenses, and this system of re-insurance is not, I am informed, in operation in Calcutta, but the first system is in constant operation. This practice of re-insuring is a great convenience and advantage to the public, as an owner of valuable property can thus without difficulty effect a substantial insurance on his property, with but one premium to pay and one company to look to instead of a number.

8. The Secretary to the "Queen" Insurance Company has favoured me with a note on this subject, which so clearly illustrates the system of re-insurance that I beg to quote it—

"Of course the whole business of insurance is founded on the principle of distribution, heavy losses by fire in individual cases being thus borne by a larger number of persons.

"Re-insurance is merely a development of this principle. An insurance company determines how much it should be prepared to lose on a particular risk (or a particular class of risk), and makes its re-insurance arrangements accordingly.

"Take for instance the insurance of country mansions at home; their value with the contents often amount to £100,000. Of course it would be competent to the office to say—We will not take a larger sum than £10,000 on any one of these risks. If you want to insure your house for £100,000, you must effect the balance elsewhere. All we can grant you a policy for is £10,000; but the disadvantage and inconvenience of such a course is sufficiently obvious. In the first place, the would-be insurer would have to find out a sufficient number of offices to effect his insurance piecemeal: each office would have its own notion of a proper limit. Here he would be able to place £5,000, there £7,000, there £8,000, and so on, and in case of a loss he would have ten or twelve different offices to deal with. Indeed, if some of the cases of the large manufacturing concerns are considered, there is at once a *reductio ad absurdum*.

"Cotton-mill risks are at present in much disfavour among the offices, owing to frequent fires. The limits fixed for these risks therefore are low, averaging £5,000, so that where a risk of £300,000 was insured, sixty offices would have to be applied to, were it not for the practice of re-insurance.

"Under the present system, however, any insurance risk, however large, may be disposed of by two or three or even by one office; all the responsibility and all the trouble of sub-division and re-arrangement is borne by the office that receives the original insurance. If a loss occurs, of course that office is alone accountable to the policy-holder for the amount of the indemnity.

"It will naturally be asked, what consideration is received by the office effecting the re-insurance from the office to which the business is given? In the majority of cases, it is a matter of reciprocity, i.e. offices give business to offices that give business in return, and an equal balance is kept as nearly as possible. In cases where offices cannot make an adequate return for business received, a certain amount is paid by them, which varies according to the nature of the agreement entered into by the Boards of Directors on either side."

9. It is apparent therefore that in the transfer of portions of the risk from one office to another commonly called re-insurance, there is but one transaction between the insurer and the insured, although there are subsidiary transactions between the several insurance offices in order to the carrying out of the main transaction. The original insurance office receives the full premium payable on the total value of the insurance, and consequently takes the full risk and responsibility in case of loss, and the full stamp duty is paid on the principal instrument executed to secure this end. It appears to me that the first insurance and the re-insurance are in their characters analogous to the class of instruments referred to in section 6 of the Indian Stamp Act, where it is laid down that where more than one instrument is required to complete a transaction (in the case of any sale, lease, mortgage, or settlement), the principal instrument only shall be chargeable with the duty prescribed for the conveyance, lease, mortgage, or settlement, and each of the other instruments shall be chargeable with a duty of Re. 1 instead of the duty (if any) prescribed for it in that schedule.

10. In the case of a policy of insurance executed in duplicate, the duty is divided between the original and the duplicate, thus indicating that the principle of the stamp law is to impose *ad valorem* duty only once in respect of a particular transaction; and in this view I think it is reasonable to hold that each re-insurance is but a part of one transaction, *viz.* the securing for the payment of one premium of one indemnity in case of accident to the property insured and under these circumstances I would suggest that as in the case of the "other instruments" referred to in section 6, each policy of re-insurance be subjected to a payment of Re. 1, the full *ad valorem* duty having been levied on the "principal instrument," *viz.* the original policy, on the scale suggested in paragraph 4.

11. With regard to paragraph 4 of the Government letter, there can, I think, be no doubt that each renewal of a terminable policy is tantamount to a new insurance, and if the proposal made in paragraph 4 be accepted, *viz.* that the duty shall be calculated on the amount of the premium payable instead of, as at present, on the amount of the sum insured, every renewal must be so treated. With reference to the remarks contained in the same paragraph, I would, however, point out that this could not prevent the *transfer of policies*. Such transfers are, I understand, ordinarily effected by endorsement inscribed on the policy; in this way the interest may be changed from one person to another, as in the case of goods insured changing hands on the removal of the insured goods from one building to another; fresh elements of risk may be admitted or warranties contained in the body of the policy expunged, the amounts insured may be redistributed over the different items covered; all these are matters of arrangement between the insurer and the insured, and are covered by simple endorsement on the document by an authorised representative of the ensuring company, and on such endorsements no stamp duty is leviable. I cannot find, however, that such transfers as represented by the hypothetical case put, *viz.* the transfer of a policy effected by A. on a jute press at Naraingunge to a rice mill, the property of B., at Rangoon, are ever effected. It is no doubt *possible*, but in practice it is unknown, and it is not probable, and as regards transfer of risk not only from one building insured under one class to another insured under another class, and where, as suggested, the persons insured are different, it is impossible.

RESOLUTION.—In the papers above read the expediency of altering the provisions of the Stamp Act of 1879 regarding the stamp-duty on policies of insurance against loss by fire is discussed.

2. Objection has been taken to the existing law on two grounds:—

- (1) that policies of re-insurance, by which the office which has accepted a risk transfers a portion of the risk to another office; are liable to duty at the same rate as the original policy of insurance; and
- (2) that the duty is independent of the period during which a policy continues in operation and of the amount of the premium paid.

3. The Honourable the President in Council is of opinion that it is inexpedient to levy stamp-duty on a policy of re-insurance against loss by fire at the same rate as on the original policy, and considers that a policy of re-insurance should be liable only to a low fixed duty. He has accordingly, by notification of this date, reduced the duty on such policies to one rupee.

4. With regard to the second question, the Honourable the President in Council, as at present advised, is prepared to accept the proposals of the Government of Bengal for the amendment of the law if the difficulties in levying the stamp duty on renewals can be obviated. Those proposals are that while the duty on a policy of insurance against loss by fire for a year or any longer period should remain unaltered, and while no duty should be levied on the renewal of a policy which has paid the duty due on a policy running for a year,

(a) the duty on a policy for—

One month or less should be	...	...	...	1
More than one month but not more than three	...	...	...	4
„ three but not more than six	...	...	...	3
				4

of the duty on a policy for a year; and

(b) the stamp-duty on renewals should be the same as on the original insurance, provided that where the period of an original insurance together with any subsequent renewals shall exceed one year, no stamp-duty shall be payable in respect of the excess.

5. The President in Council desires that these proposals should be placed before the public and opinions invited.

ORDERED, that the foregoing Resolution be published in the *Gazette of India*, and that copies be forwarded to all Local Governments for consideration and opinion.

(Signed) • D. BARBOUR,  
Secretary to the Government of India."

By order of His Excellency the Right Honourable the Governor in Council,

J. NUGENT,  
Secretary to Government.

## POLITICAL DEPARTMENT.

*Bombay Castle, 10th March 1886.*

No. 1444.—The following Notification by the Government of India in the Foreign Department is republished:—

“INTERNAL.

*Fort William, the 5th March 1886.*

No. 6821.—The President in Council has learnt with great satisfaction that the Regent of Kolhápúr in Council has resolved to abolish, from the 6th June 1886, all State imposts upon trade in the territories of Kolhápúr and the jághirs under the administration of the Regency.

(Signed) W. J. CUNINGHAM,  
for Secretary to the Government of India.”

*By order of His Excellency the Right Honourable the Governor in Council,*

J. B. RICHEY,  
Chief Secretary to Government.

## MARINE DEPARTMENT.

*Bombay Castle, 19th February 1886.*

## Notice to Mariners.

No. 9.—The following information received from the Collector of Salt Revenue, Bombay, is published for general information:—

“The buoy at the entrance of the Málvan Harbour, known as ‘Johnstone Castle Buoy’, sank at about 2 P.M. on the 11th instant owing probably to its having sprung a leak. Arrangements will be made, as soon as possible, for replacing it.”

*Bombay Castle, 24th February 1886.*

## Notice to Mariners.

No. 12.—The following telegram from the Assistant Collector of Salt Revenue, Kánara Range, dated 21st instant, received by the Collector of Salt Revenue, Bombay, is published for general information:—

“Light-house-keeper signalled this morning S.W. Buoy gone adrift.”

*Bombay Castle, 3rd March 1886.*

## Notice to Mariners.

No. 13.—The following intimation received from the Collector of Salt Revenue, Bombay, is published for general information, in continuation of Notification No. 9, dated 19th ultimo:—

“As a temporary arrangement the ‘Johnstone Castle Buoy’ has been replaced by one of the Málvan harbour buoys and the latter by a barrel fitted for the purpose.”

*Bombay Castle, 10th March 1886.*

No. 14.—Under the provisions of Section 7 (h) of Act XII. of 1875 (The Indian Ports Act, 1875)

L.—68

the following additional rule is made to the Bombay Port Rules:—

Commanders of steam-vessels when about to enter or leave the Prince’s Dock shall keep a sufficient pressure of steam to move their engines ahead or astern at full power, as may be required, until such time as their ships are berthed in the dock, or are clear of the channel, and shall be personally responsible for such pressure being so maintained.

*By order of His Excellency the Right Honourable the Governor in Council,*

M. W. WILLOUGHBY, Brigadier-General,  
Secretary to Government.

## GENERAL ORDERS.

By the Right Honourable the Governor in Council.

## MILITARY DEPARTMENT.

*Bombay Castle, 4th March 1886.*

No. 114.—The following Notification, No. 1, of this date, is republished for the information of the Army:—

“MILITARY DEPARTMENT.

*Bombay Castle, 4th March 1886.*

No. 1.—Lieutenant-General Sir ROBERT PHAYRE, K.C.B., being about to leave India on the expiry of his tenure of service on the Divisional Staff of the Bombay Army, His Excellency the Governor in Council cannot permit that most distinguished officer to sever his connection with the Army of this Presidency, in which he has served so long and so honourably, without placing on record an expression of the warm appreciation by the Government of Bombay of his brilliant active career.

After a service of 47 years spent almost at continuous duty Sir Robert Phayre leaves behind him many lasting memorials of his great administrative abilities, not only in the Quarter Master General’s Department, with which he was associated for 24 years, but in the Command of the Mhow Division, and in other positions of high responsibility which he has filled as well in the Civil as in the Military service of the Crown.

His arduous and meritorious service as Deputy Quarter Master General of the Abyssinian Expeditionary Force, and also his energetic and highly successful Command of the Reserve Brigade and Line of Communications and subsequently of the Reserve Division during the Campaign of 1878-80 in Southern Afghanistan (for which he received the thanks of Parliament) have given him a deservedly prominent place in the history of the Bombay Army and of the important military operations in which it has recently shared.

The Governor in Council shares the feelings of the officers and soldiers of this Army when he expresses his most sincere regret at the event which now breaks the link of Sir Robert Phayre’s long and valued association with this Presidency, and at the same time deprives this Government

of the services of a devoted and faithful servant whose upright and firm character will long be remembered with respect by all those who have served with and under him."

*Bombay Castle, 5th March 1886.*

No. 115.—The undermentioned Warrant officer is allowed furlough to Europe for twelve months on medical certificate, under the Furlough Regulations of 1875, with the necessary subsidiary leave:—

Conductor R. Norris, Ordnance Department.

*Bombay Castle, 6th March 1886.*

No. 116.—The undermentioned officer is admitted to the Bombay Staff Corps, with effect from the date specified, subject to the confirmation of the Right Honourable the Secretary of State for India:—

Lieutenant Henry Charles Edward Cave, of the 2nd Battalion Bedfordshire Regiment, Officialing Wing Officer, 17th Bombay Infantry,—2nd February 1885.

No. 117.—With reference to G. G. Os. Nos. 674 and 675, dated 23rd December 1885, His Excellency the Governor in Council is pleased to sanction the incorporation of the Company of Volunteers at Ghadechi into the B. B. and C. I. Railway Volunteer Corps.

*Bombay Castle, 8th March 1886.*

No. 118.—The furlough to Europe on private affairs granted to Surgeon-Major S. O'B. Banks, I. M. S., Civil Surgeon, Surat, by G. G. O. No. 102, dated 24th February 1886, is for one year and one hundred and seventy-four days, and not for eighteen months as therein stated.

*Bombay Castle, 9th March 1886.*

No. 119.—Colonel G. L. Warden, Staff Corps, is permitted to retire from the service from the 8th April 1886 on a pension of £783-5-0 per annum, payable in England, subject to Her Majesty's approval.

No. 120.—The following extract from a Military despatch from the Right Honourable the Secretary of State for India, No. 1, dated 7th January 1886, is published for general information:—

"I have to inform your Government that Her Majesty has been pleased to approve of Major-General Sir C. G. Arbutnot, K.C.B., R. A., being placed on the staff of the army in India in view to his commanding the Troops in the Bombay Presidency, in succession to General the Honourable A. E. Hardinge, C.B., with the local rank of Lieutenant-General while so employed."

No. 121.—With reference to G. G. O. No. 40, dated 19th January 1886, Lieutenant H. B. Warden, Staff Corps, Sub-Assistant Commissary General, First Class, is granted an extension of leave for ninety days on medical certificate, under Rule 10 of the Furlough Regulations of 1875.

No. 122.—The undermentioned officer of the Staff Corps is entitled to the Colonel's allowance from the date specified:—

Lieutenant-Colonel (Brevet Colonel) George Forbes Hogg,—3rd March 1886.

No. 123.—The undermentioned Medical Warrant officer has been permitted by the Secretary of State for India to return to duty:—

Apothecary H. Nowroji.

The undermentioned officer has been granted by the Secretary of State for India an extension of leave for the period specified:—

Lieutenant-Colonel J. M. Madden, Infantry, one year, private affairs.

No. 124.—The undermentioned officer having completed twenty years' service, six of which have been in the Staff Corps, to be Major from the date specified, subject to Her Majesty's approval:—

*Staff Corps.*

Captain William Loch,—2nd March 1886.

*Bombay Castle, 10th March 1886.*

No. 125.—The undermentioned officer having completed twenty-six years' service, to be Lieutenant-Colonel from the date specified, subject to Her Majesty's approval:—

*General List, Infantry.*

Major (Brevet Colonel) Edmund Scopoli Walcott,—9th March 1886.

No. 126.—The following extract from the *London Gazette* dated 16th February 1886, page 747, is republished:—

"The Queen has approved of the following promotions of officers of the Staff Corps and Indian Military Forces made by the Governments in India:—

\* \* \* \*

#### BOMBAY STAFF CORPS.

##### *To be Lieutenant-Colonels.*

Major Augustus Berkeley Portman. Dated 9th December 1885.

Major Theodore Methven Ward. Dated 9th December 1885.

Major and Colonel Francis Corbet Singleton, C. B. (since deceased). Dated 9th December 1885.

##### *To be Captains.*

Lieutenant Alfred Law Sinclair. Dated 2nd December 1885.

#### BOMBAY CAVALRY.

##### *To be Lieutenant-Colonel.*

Major Joseph Fagan. Dated 27th December 1885.

#### BOMBAY INFANTRY.

##### *To be Lieutenant-Colonels.*

Major Frederick Schuler Leacock. Dated 9th December 1885.

Major and Colonel Malcolm Hassells Nicolson. Dated 9th December 1885.

#### BOMBAY MEDICAL ESTABLISHMENT.

##### *To be Brigade-Surgeon.*

Surgeon-Major George Yeates Hunter. Dated 23rd June 1884."



No. 127.—The following General Order by the Government of India, No. 136, dated 5th March 1886, is republished:—

“No. 136.—ORDNANCE DEPARTMENT—

Lieutenant J. D. H. Waller, R. A., Assistant Superintendent of Factories, to be Commissary of Ordnance, Fourth Class, substantive *pro tem.*, to fill an existing vacancy, with effect from the 11th February 1886.

Major T. Mayhew, R. A., to be an Assistant Superintendent of Factories, substantive *pro tem.*, vice Lieutenant Waller, with effect from the 15th February 1886.”

No. 128.—The following extract from General Order by the Government of India No. 144, dated 5th March 1886, is republished:—

“No. 144.—The following promotions are made, subject to Her Majesty’s approval:—

*To be Colonels in the Army.*

\* \* \* \*

Lieutenant-Colonel Richard Mercer Lloyd,  
Bombay Staff Corps,—4th March 1886.

\* \* \* \*

No. 129.—The undermentioned Medical Warrant officer is allowed furlough to Europe for twelve months on private affairs, under Rule VIII of the Furlough Regulations of 1875, with the necessary subsidiary leave:—

Assistant Apothecary V. E. Nazareth, Subordinate Medical Department.

No. 130.—The following extract from the *London Gazette* dated 12th February 1886, page 686, is republished:—

*“Indian Staff Corps.*

Colonel George Forbes Hogg, Bombay, to be Major-General. Dated 14th January 1886. The undermentioned Colonels to be Major-Generals on the Unemployed Supernumerary List. Dated 14th January 1886:—

\* \* \* \*

William Chase Parr, Bombay.

\* \* \* \*

No. 131.—The following Native promotions are made, with effect from this date:—

*7th Bombay Cavalry.*

Native Gentlemen Ghazi Khán to be Risáldár, Azuntoola Khán to be Ressayáid and Shadad Khán to be Jamádár.

No. 132.—The undermentioned officer is allowed furlough to Europe for one hundred and eighty-two days on medical certificate, under Rule VI of the Furlough Regulations of 1875, with the necessary subsidiary leave:—

Lieutenant A. E. Leslie, Staff Corps, Wing Officer and Adjutant, 2nd Bombay Infantry.

*By order of His Excellency the Right*

*Honourable the Governor in Council,*

M. W. WILLOUGHBY, Brigadier-General,  
Secretary to Government.

## ECCLESIASTICAL DEPARTMENT.

*Bombay Castle, 10th March 1886.*

No. 5.—License to solemnize marriages under the provisions of the Indian Christian Marriage Act, No. XV. of 1872, is hereby given to the Reverend C. R. Thoburn, of the Methodist Episcopal Church, Bombay.

No. 6.—License to solemnize marriages under the provisions of the Indian Christian Marriage Act, No. XV. of 1872, is hereby granted to the Reverend W. H. Stephens, Missionary, Methodist Episcopal Church, Bombay.

No. 7.—License to solemnize marriages under the provisions of the Indian Christian Marriage Act, No. XV of 1872, is hereby granted to the Reverend I. A. Richards, M.A., of the Methodist Episcopal Church, Bombay.

*By order of His Excellency the Right Honourable the Governor in Council,*

M. W. WILLOUGHBY,

Secretary to Government.

## CIVIL APPOINTMENTS, &c.

### JUDICIAL DEPARTMENT.

*Bombay Castle, 8th March 1886.*

No. 1535.—Under the provisions of Section 7 of Act 24 and 25 Victoria, Chapter 104, His Excellency the Governor in Council is pleased to appoint Mr. Charles Frederick Farran, B.A., Barrister-at-Law, to act as a Judge of Her Majesty’s High Court of Judicature at Bombay during the absence of the Honourable Mr. Justice Bayley, or till further orders.

*By order of His Excellency the Right Honourable the Governor in Council,*

J. B. RICHEY,

Chief Secretary to Government.

### POLITICAL DEPARTMENT.

*Bombay Castle, 10th March 1886.*

No. 1443.—Major J. M. Hunter is appointed to be Superintendent of Surveys under the Rajasthanik Court and *ex-officio* Assistant to the Political Agent, Káthiáwár, vice Lieutenant-Colonel G. E. Hancock.

*By order of His Excellency the Right Honourable the Governor in Council,*

J. B. RICHEY,

Chief Secretary to Government.

### JUDICIAL DEPARTMENT.

*Bombay Castle, 19th February 1886.*

No. 1141.—Mr. C. G. W. Macpherson, C.I.E., is appointed to act as Special Judge under Section 54 of the Deccan Agriculturists’ Relief Act, 1879, during the absence of the Honourable Ráo Bahádúr Mahádev Govind Ranáde on special duty or till further orders.

Mr. Satyendranath Tagore is appointed to do duty as Judge and Sessions Judge of Násik during the absence of Mr. Baker or till further orders.

Mr. G. McCorkell is appointed to act as Judge and Sessions Judge of Khándesh during the absence of Mr. Hosking or till further orders.

*Bombay Castle, 5th March 1886.*

No. 1436.—Mr. Keshavrao Raoji Shrotri, Subordinate Registrar of Shrígonda, is appointed to be a Conciliator under the Deccan Agriculturists' Relief Act, 1879, in the Shrígonda Táluka of the Ahmednagar District, vice Mr. Balwantrao Govind, resigned.

The appointment is made with effect until the 31st July 1886.

No. 1440.—Mr. Maduboa valad Begajiboa, Pátal and Inámdár residing at Madi, is appointed to be a Conciliator under the Deccan Agriculturists' Relief Act, 1879, in the Shevgaon Táluka of the district of Ahmednagar vice Mr. Narhar Shrinivás, deceased.

This appointment is made with effect until 31st July 1886.

No. 1442.—A'zam Sakharam Amrit, Acting Head Kárkún of táluka Nandurbár in the district of Khándesh, is appointed to be a Magistrate of the Third Class in the district of Khándesh under Section 12 of Act X. of 1882, and is invested with the following additional powers specified in the fourth schedule to the said Act:—

Power to make orders prohibiting repetitions of nuisances (Section 143).

Power to make orders under Section 144.

Power to hold inquests (Section 174).

Power to take cognizance of offences upon complaint and upon police reports (Section 191).

No. 1444.—A'zam Shamrao Anant Latkar, B.A., Acting Head Kárkún of táluka Valva in the district of Sátára, is appointed to be a Magistrate of the Third Class in the district of Sátára under Section 12 of Act X. of 1882, and is invested with the following additional powers specified in the fourth schedule to the said Act:—

Power to make orders prohibiting repetitions of nuisances (Section 143).

Power to make orders under Section 144.

Power to hold inquests (Section 174).

Power to take cognizance of offences upon complaint and upon police reports (Section 191).

No. 1446.—Under the provisions of clause 2 of Section 45 of Bombay Act II. of 1874 the Right Honourable the Governor in Council is pleased to appoint Mr. H. F. Silcock, Magistrate of the First Class in the district of Sholápur, to be a Visitor of the District Jail at Sholápur.

No. 1448.—Under the provisions of Section 47 of Bombay Act II. of 1874 the Right Honourable the Governor in Council is pleased to appoint Diwan Munsharam valad Wuttunmal to be a Visitor of the Subordinate Jail at Sehwan in the district of Karáchi vice Mr. Vishandas, deceased.

No. 1465.—The Right Honourable the Governor in Council is pleased to invest Ráo Sáheb Wasudeo Pandurang Laté, Mámlatdár and Magistrate of the Second Class in the district of Khándesh, with power to try cases under the Opium Act, 1878.

No. 1468.—Mr. Jhamrai Lahorimal, Acting Head Munshi of táluka Tando Alahyar in the district of Hyderabad, is appointed to be a Magistrate of the Third Class in the district of Hyderabad under Section 12 of Act X. of 1882.

No. 1470.—Under clause 3 of Section 32 of Act X. of 1882 Ráo Sáheb Wasudeo Pandurang Laté, Magistrate of the Second Class in the district of Khándesh, is specially empowered to pass sentences of whipping.

No. 1472.—Under clause 3 of Section 32 of Act X. of 1882 Mr. Khanderao Appaji Gupte, Honorary Magistrate of the Second Class within the limits of the City of Poona, is specially empowered to pass sentences of whipping.

*Bombay Castle, 6th March 1886.*

No. 1491.—Mr. L. G. Fernandez, First Class Subordinate Judge of Ratnágiri, was, in addition to his own duties, in charge of the current duties of the Ratnágiri District Court from the 2nd to the 10th February 1886, both days inclusive.

No. 1500.—A'zam Narayan Hari Gharpure, Acting Mámlatdár of táluka Chopda in the district of Khándesh, is appointed to be a Magistrate of the Second Class in the district of Khándesh under Section 12 of Act X. of 1882.

*Bombay Castle, 8th March 1886.*

No. 1514.—Mr. Jaysingrao Esji Angria having ceased to reside in Poona, Government Notification No. 4547, dated the 25th July 1882, appointing him to be an Honorary Magistrate in the city of Poona and investing him with the powers of a Magistrate of the First Class, is hereby cancelled.

No. 1516.—A'zam Anandrao Pandurang, Acting Head Kárkún of táluka Jalgaon in the district of Khandesh, is appointed to be a Magistrate of the Third Class in the district of Khándesh under Section 12 of Act X. of 1882, and is invested with the following additional powers specified in the fourth schedule to the said Act:—

Power to make orders prohibiting repetitions of nuisances (Section 143).

Power to make orders under Section 144.

Power to hold inquests (Section 174).

Power to take cognizance of offences upon complaint and upon police reports (Section 191).

No. 1518.—Ráo Bahádur Chintaman Narayan Bhat and Ráo Sáheb Abaji Vithal Purohit respectively delivered over and received charge of the First Class Subordinate Judge's Court at Dhulia on the 24th ultimo, after office hours.

No. 1521.—Major S. Babington, District Superintendent of Police, Poona, is allowed an extension of one day of the privilege leave granted to him in Government Notification No. 868, dated the 9th ultimo.

No. 1527.—Mr. Menghraj Tolaram, Acting Head Munshi of táluka Moro in the district of Hyderabad, is appointed to be a Magistrate of the Third Class in the district of Hyderabad under Section 12 of Act X. of 1882.

No. 1529.—A'zam Pirbux valad Mian Mahomed, Head Munshi of táluka Kambar in the district of Shikárpur, is appointed to be a Magistrate of the Third Class in the district of Shikárpur under Section 12 of Act X. of 1882.

*Bombay Castle, 9th March 1886.*

No. 1562.—The Right Honourable the Governor in Council is pleased to confirm the following appointment made by the Honourable the Chief Justice of Her Majesty's High Court of Judicature, Bombay:—

Mr. Shankar Pandurang Pandit, M.A., to act as Deputy Registrar and Sealer of the High Court on its Appellate Side from the date of the expiry of the leave granted to him in Government Notification No. 4366, dated 18th November 1885, General Department, during the absence of Mr. Khanderao Chimanrao Bedarkar, or until further orders.

No. 1566.—Under Section 40 of Act XIV. of 1869 (The Bombay Civil Courts Act) Mr. Mohanrae Dolatrae, B.A., LL.B., has been appointed to be Clerk of the District Court at Ahmedabad.

*Bombay Castle, 10th March 1886.*

No. 1584.—Dr. A. D. Pollen is appointed to be a First Grade Judge vice Mr. C. B. Izon, deceased, taking rank next below Mr. H. J. Parsons, but to be seconded during his employment as Special Judge under the Deccan Agriculturists' Relief Act.

*By order of His Excellency the Right Honourable the Governor in Council,*

J. B. RICHEY,

Chief Secretary to Government.

## REVENUE DEPARTMENT.

*Bombay Castle, 3rd March 1886.*

No. 1685.—Under Section 12 of Act III. of 1877 the following appointments were made in the Registration Department:—

*Dhárwár District.*

Mr. Bishito Lakshman, Officiating Sub-Registrar of Karajgi, from 18th August to 17th November 1885.

*Ahmednagar District.*

Mr. Annáji Váman, Officiating Sub-Registrar of Sangamner, from 23rd October 1885 to 8th January 1886.

*Khándesh District.*

Mr. Bápu Mahádev, Officiating Sub-Registrar of Jalgaon, from 3rd to 9th November and 3rd to 6th December 1885.

Mr. Shrikrishna Anandráo, Officiating Sub-Registrar of Páchora, on 16th November and from 5th to 7th December 1885.

Mr. Pándurang Rámchandra, Officiating Sub-Registrar of Amalner, from 6th to 9th December 1885.

*Ahmedabad District.*

Mr. Bhogilál Varajlál, Officiating Sub-Registrar of Dhandhuka, from 18th November 1885 to 31st January 1886.

*Ratnágiri District.*

Mr. Dámodar Dáji, Officiating Sub-Registrar of Khed, from 27th November 1885 to 9th January 1886.

*Kánara District.*

Mr. Sheshgiri Manjaya, Officiating Sub-Registrar of Honávar, from 25th December 1885 to 1st January 1886.

Mr. Rághavendra Subráo, Officiating Sub-Registrar of Yellápur, from 27th December 1885 to 3rd January 1886.

*Bombay District.*

Mr. Parashráo Rámchandra, Officiating Sub-Registrar of Mándvi, on 18th and 19th January 1886.

*Bombay Castle, 6th March 1886.*

No. 1803.—His Excellency the Governor in Council is pleased to make the following appointments:—

Mr. G. F. M. Grant, C. S., to do duty as Collector and Magistrate of the district of Sátára, District Registrar and Political Agent, Sátára, and to be member and President of the Local Board established for the Sátára District during the absence of Mr. J. King, C. S., or until further orders.

Mr. F. L. Charles, C. S., to act as Collector and Magistrate of the district of Thána, District Registrar and Political Agent, Thána, and to be member and President of the Local Board established for the Thána District during the absence of Mr. Grant, or until further orders.

No. 1804.—His Excellency the Governor in Council is pleased to make the following appointments:—

Mr. G. F. Sheppard, C. S., to be First Grade Commissioner, and Mr. A. T. Crawford, C. S., to be Commissioner, C. D., vice Mr. E. P. Robertson, retiring.

Mr. W. H. Probert, C. S., to be Second Grade Commissioner vice Mr. Sheppard, promoted, and to be Commissioner, S. D., vice Mr. Crawford, transferred.

Mr. W. Woodward, C. S., to be Senior Collector vice Mr. Probert, promoted.

Mr. T. D. Mackenzie, C. S., to be Collector and Magistrate of the district of Khándesh, and District Registrar and Political Agent, Khándesh, and to be member and President of the Local Board established for the Khándesh District vice Mr. Probert, transferred.

Mr. G. B. Reid, C. S., to be Junior Collector vice Mr. Woodward, promoted, and to be Collector and Magistrate of the district of Broach, and District Registrar, Broach, vice Mr. T. D. Mackenzie, transferred, but to continue to do duty as Collector and Magistrate of the district of Ahmedabad, and District Registrar, Ahmedabad, and to be member and President of the Local Board established for the Ahmedabad district during the absence of Mr. G. H. D. Wilson, C. S., or until further orders.

Mr. J. H. Todd, C. S., to be First Assistant Collector vice Mr. Reid, promoted.

Mr. C. H. Jopp, C. S., to be Second Assistant Collector vice Mr. Todd, promoted.

Mr. C. G. Blathwayt, C. S., to be Senior Collector vice Mr. A. H. Spry, C. S., retiring.

Mr. J. F. Fleet, C. S., C.I.E., to be Junior Collector, vice Mr. Blathwayt, promoted, and to

be Collector and Magistrate of the district of Kaira, District Registrar, Kaira, and Political Agent, Cambay, and to be member and President of the Local Board established for the Kaira District vice Mr. Spry, retiring, but to continue on duty with the Government of India until his services are replaced at the disposal of the Government of Bombay.

Mr. W. Allen, C. S., to act as Collector and Magistrate of the district of Kaira, District Registrar, Kaira, and Political Agent, Cambay, and to be member and President of the Local Board established for the Kaira District during the absence of Mr. Fleet, or until further orders.

*Bombay Castle, 8th March 1886.*

No. 1828.—His Excellency the Governor in Council is pleased to appoint—

1. Mr. Rustamji H. Mādan, substantive *pro tem*. Sub-Assistant Conservator of Forests, Third Grade,
  2. Mr. M. D'Cruz, Sub-Assistant Conservator of Forests, First Grade, and
  3. Mr. Neribdās valad Jethmal, substantive *pro tem*. Sub-Assistant Conservator of Forests, Second Grade,
- to act as Assistant Conservators of Forests to fill existing temporary vacancies.

*Bombay Castle, 10th March 1886.*

No. 1854.—Hanmant Malhār, Vatandār Kulkarni of mauze Sāvār, tāluka Bankāpur in the Dhārwār Collectorate, having been dismissed from office in consequence of grave misconduct in the discharge of his duties, is hereby declared incapable of serving Government again in any capacity.

No. 1855.—Under Section 6 of Act III. of 1877 His Excellency the Governor in Council is pleased to appoint Mr. Karamchand Jayachand, Kārkūn to the Sub-Registrar of Anand in the Kaira District, to be Sub-Registrar of Mahudha in the same district with effect from 1st April 1886.

No. 1881.—Mr. E. H. Aitken, Third Class Assistant Collector of Salt Revenue, is allowed privilege leave of absence for two months with effect from the 1st instant.

No. 1887.—His Excellency the Governor in Council is pleased to appoint Mr. Nānābhāi Mancherji to act as Supernumerary Assistant Collector of Salt Revenue, in supersession of the orders contained in Government Notification No. 9730, dated 2nd December 1885, so far as they relate to the appointment of Mr. J. S. E. Manley to act in that capacity.

No. 1918.—His Excellency the Governor in Council is pleased to make the following appointments:—

Mr. Jehāngir Dosābhāi Frāmji to act as First Assistant Collector of Customs vice Mr. H. L. Wright, appointed to act as Deputy Collector of Salt Revenue during the absence of Mr. A. C. Trevor, C. S.

Mr. W. E. Young to act as Third Class Assistant Collector of Salt Revenue in charge of the Account Office during the absence of Mr. E. H. Aitken, and thereafter as Second

Assistant Collector of Customs during the absence of Mr. Trevor.

Mr. Ardesir Jehāngir Wādia to act as Third Assistant Collector of Customs from 1st to 5th March 1886 vice Mr. Young, and as Second Assistant Collector of Customs from 6th March to 30th April 1886 vice Mr. Jehāngir Dosābhāi Frāmji, and thereafter as Third Assistant Collector of Customs during the absence of Mr. Trevor.

Mr. J. Walsh to act as Third Assistant Collector of Customs vice Mr. Young during the absence of Mr. Aitken.

No. 1919.—Mr. R. N. Coghlan, Collector of Customs, Karāchi, and Assistant Commissioner of Salt Revenue in Sind, is allowed furlough for one year from such date after the 1st April 1886 as he may avail himself of it.

No. 1920.—Mr. T. Hart-Davies, C. S., has been allowed by Her Majesty's Secretary of State for India an extension of leave on medical certificate for six months.

*By order of His Excellency the Right Honourable the Governor in Council,*

J. NUGENT,  
Secretary to Government.

GENERAL DEPARTMENT.

*Bombay Castle, 10th March 1886.*

No. 931.—Mr. J. Nugent, C. S., Secretary to Government, Revenue, Financial and General Departments, is allowed furlough for eighteen months commencing from the 21st May next.

No. 945.—Apothecary J. Gallagher is appointed House Surgeon, Jamsheedji Jijibhoy Hospital, vice Apothecary W. Fearn transferred.

No. 948.—His Excellency the Governor in Council is pleased to appoint Surgeon K. R. Kirtikar, L.R.C.P., M.R.C.S., to act as Second Surgeon, J. J. Hospital, during the absence of Surgeon W. K. Hatch, M.B., M.R.C.S., or until further orders.

No. 950.—His Excellency the Governor in Council is pleased to appoint Surgeon-Major D. E. Hughes, M.D., Civil Surgeon, Belgaum, to act as Deputy Sanitary Commissioner, Southern Registration District, in addition to his other duties, during the absence of Surgeon O. H. Channer, M.B., C.M.

*By order of His Excellency the Right Honourable the Governor in Council,*

J. NUGENT,  
Secretary to Government.

FINANCIAL DEPARTMENT.

*Bombay Castle, 4th March 1886.*

No. 572.—His Excellency the Governor in Council is pleased to appoint Mr. Hormasji Kharshedji Kurlāvāla to be Assistant to the Collector of Income Tax for the Town and Island of Bombay.

*Bombay Castle, 10th March 1886.*

No. 658.—His Excellency the Governor in Council is pleased, under the provision of Section

40 of Act II. of 1886, to appoint Ráo Sáheb Narsilal Rewadas to be Collector of Income Tax for the City and Cantonment of Ahmedabad and the Daskroi Táluka of the Ahmedabad District.

*By order of His Excellency the Right Honourable the Governor in Council,*

J. NUGENT,  
Secretary to Government.

**PUBLIC WORKS DEPARTMENT.**

*Bombay Castle, 4th March 1886.*

No. 26.—In accordance with the terms of Government Notification No. 10, dated 18th Febru-

ary 1885, Mr. Vishnu Vithal Golé, L.C.E., is appointed to the Department as an Apprentice in the Grade of Assistant Engineers on probation for one year.

*Bombay Castle, 6th March 1886.*

No 27.—The services of Major M. J. Macartney, R. E., Executive Engineer, Surat, are placed at the disposal of Government in the Military Department, with effect from 5th March 1886, in view to his retirement from the service.

*By order of His Excellency the Right Honourable the Governor in Council,*

W. W. GOODFELLOW, Major-General, R. E.,  
Secretary to Government.

**Miscellaneous Notifications, Appointments, &c.**

**BY HER MAJESTY'S HIGH COURT OF JUDICATURE.**

**APPELLATE SIDE.**

The Sanad held by Mr. Pandurang Bapusing, deceased, to practise as a Pleader in the Courts of the Ahmednagar District, is hereby cancelled.

The Honourable the Chief Justice and Judges of Her Majesty's High Court of Judicature at Bombay have been pleased to issue to Mr. Dhondó Maheshwar a Sanad authorizing him to practise as a Pleader in the Courts of the Sholápur-Bijápur District, in lieu of the one for the Dhárwár District, which is hereby cancelled at his own request.

A. K. OLIVER,  
Acting Deputy Registrar.

*Bombay, 2nd March 1886.*

**BY THE ACCOUNTANT GENERAL.**

No.  $\frac{3 \text{ T.A.D.}}{21261}$ .

**TREASURY ACCOUNT DEPARTMENT.**

*Dated Bombay, 4th March 1886.*

*Establishment Returns for 1886-87.*

All heads of offices are reminded that these returns should be prepared at the time of preparation of the Pay Bill for March and forwarded to the Accountant General direct not later than 15th April 1886.

2. Full instructions will be found in Civil Account Code, Chapter 4, Sections 3 and 4, and notes of frequent errors are given in Accountant General's Circular No. 6, dated 8th March 1883, and reprinted in the *Bombay Government Gazette* of the 15th March 1883, page 238, Part I.

T. W. RAWLINS,  
Accountant General.

**BY THE COMMISSIONERS.**

**CENTRAL DIVISION.**

Messrs. H. R. Cooke and J. King respectively delivered over and received charge of the office of Collector and Magistrate, Sátára, on 1st instant, in the forenoon.

*Poona, 4th March 1886.*

Mr. S. M. Fraser, Supernumerary Assistant to the Collector of Násik, delivered over and Mr. V. B. Wadekar, District Deputy Collector, Násik, received charge of the tálukas of Chándor and Dindori of the Násik District on the 13th ultimo, in the afternoon.

*Poona, 5th March 1886.*

E. P. ROBERTSON,  
Commissioner, C. D.

**SOUTHERN DIVISION.**

The following transfers of Mámlatdárs are made in the Dhárwár and Kanára Districts:—

Ráo Sáheb Hanmant Kristna Saraphkane from Kárwár to Kod in the Dhárwár District.

Ráo Sáheb Ragvendra Pandurang Bengiri, B.A., from Kod to Ránebennur.

Ráo Sáheb Hammánt Bhimaji Tilgulkar from Hángal in Dhárwár to Kárwár.

Ráo Sáheb Ganesh Raghonath Sambhare from Ránebennur to Hángal.

These transfers are made on public grounds.

ARTHUR CRAWFORD,  
Commissioner, S. D.

*Commissioner, S. D.'s Camp,  
6th March 1886.*

BY THE COMMISSIONER OF CUSTOMS,  
SALT, OPIUM AND ĀBKĀRI.

No. 1266.—Messrs. A. C. Trevor and H. A. Acworth respectively delivered over and received charge of the office of the Collector of Salt Revenue on the 5th instant, after office hours.

J. G. MOORE,

Acting Commissioner of Customs,  
Salt, Opium and Ābkāri.

*Bombay, 8th March 1886.*

BY THE SANITARY COMMISSIONER.

No. 47.—Govind Raoji Aras, Third Grade Local Fund Vaccinator, Thāna Zilla, was granted privilege leave from 8th December 1885 to 7th February 1886 inclusive, and Candidate Vaccinator Purushotum Moreshwar was appointed to act for him.

No. 48.—Mohundas Dhanumal, Second Grade Local Fund Vaccinator, Hyderabad Zilla, is granted leave without pay from 10th December 1885 to 24th March 1886 inclusive, and Lalchand Vasanmal, Candidate Vaccinator, is appointed to act for him.

No. 49.—Ningapa Andanapa, Second Grade Local Fund Vaccinator, Kānara Zilla, was granted privilege leave from 24th December 1885 to 23rd January 1886 inclusive.

T. G. HEWLETT,

Deputy Surgeon-General,  
Sanitary Commissioner.

*Bombay, 9th March 1886.*

BY DISTRICT MAGISTRATES.

Azam Parmanandas Harjiwandas, Third Class Magistrate in the district of Ahmedabad, is invested with the following additional powers:—

Power to make orders prohibiting repetitions of nuisances (Section 143).

Power to make orders under Section 144.

Power to hold inquests (Section 174).  
Power to take cognizance of offences upon complaint and upon police reports.

G. REID,

Acting District Magistrate.

*District Magistrate's Camp,  
Itadi, 5th March 1886.*

BY THE SURGEON-GENERAL, HER  
MAJESTY'S FORCES IN BOMBAY.

No. 8.—The following transfers are ordered:—

<i>Assistant Apothecaries.</i>	<i>From</i>	<i>To</i>
*W. B. George, No. 112.	Station Hospital, Colāba.	General Duty, Poona.
H. A. Lafond, No. 126.	General Duty, Presidency.	Station Hospital, Colāba.
<i>Hospital Assistants.</i>		
*Ruttensing, No. 180, Second Class.	Leave ...	5th N. I.
*Atmaram Kasley, No. 195, Second Class.	General Duty, Quetta.	8th N. I.
Mahomedkhan, No. 302, Third Class.	Leave ...	General Duty, Presidency.
*Abraham Samuel, No. 379, Sub.	General Duty, Presidency.	Lock Hospital, Deesa.

No. 9.—The undermentioned are granted leave on full pay:—

Third Class Hospital Assistant Ramchundra S. Deshmukh, No. 310, fifteen days from date of departure.

Sub-Hospital Assistant SadasheW Waman, No. 350, sixty days from 8th March 1886.

Sub-Hospital Assistant Ramchundra Wasudew, No. 392, sixty days from 3rd March 1886.

No. 10.—Notification No. 6 is cancelled so far as it concerns Senior Hospital Assistant Sumsher-khan, No. 84.

\* Travelling expeditiously by rail, road or steamer, as the case may be, at the public expense.

*By order,*

M. A. T. COLLIE, M.B., Surgeon,  
Acting Secretary.

*Bombay, 10th March 1886.*