

elephant's head watermarked was made in 1866. The values bearing this watermark are  $\frac{1}{2}$  anna, 8 pies, 1 anna, 2 annas 9 pies, 4 annas, 6 annas, 6 annas 8 pies, 12 annas, 1 rupee.

The 6 annas 8 pies stamps were printed as this was the rate per ounce for letters to the United Kingdom via Marseilles between 1863 and 1874. The stamps, however, were not actually issued until 1867, and their sale was discontinued in 1874, when the Marseilles route was abandoned.

Up to 1882 all the Indian stamps printed in London were of smaller size than English stamps, and they bore the inscription "EAST INDIA POSTAGE." In 1882 new dies on a larger scale were prepared by Messrs. De La Rue, and the inscription was changed to "INDIA POSTAGE." The values issued were  $\frac{1}{2}$  anna 9 pies, 1 anna, 1 anna 6 pies, 2 annas, 3 annas, 4 annas, 4 annas 6 pies, 8 annas, 12 annas, 1 rupee. The stamps were printed on medium white wove paper watermarked with a five-pointed star.

On 1st January, 1891, the postage to the United Kingdom was reduced to 2 annas and 6 pies, and a new stamp was prepared. Until the new issue was ready the 4 annas 6 pies stamps were surcharged with " $2\frac{1}{2}$  As." Bi-coloured stamps of 1 rupee, 2 rupees, 3 rupees and 5 rupees were also printed and a provisional 3 pies stamp was issued, made by surcharging the  $\frac{1}{2}$  anna stamp with " $\frac{1}{4}$ " in black. The stamps of 2, 3 and 5 rupees were of specially large size and bore a later portrait of the Queen (Fig. 3). This portrait was also adopted for the 3 pies carmine stamp which was issued in 1899. Owing to the decision of the Postal Union to have uniform colours for stamps representing the initial rates of international postages the colours of the  $\frac{1}{2}$  anna, 1 anna and 2 annas



6 pies stamps were changed to yellow-green, carmine and ultramarine. This necessitated a change in the 3 pies from carmine to grey and in the 2 annas from ultramarine to mauve.

The King Edward VII issues of 1902-3 were of the same corresponding values as those of the Queen Victoria stamps 1882-1900. The colours are 3 pies, grey ;  $\frac{1}{2}$  anna, yellow-green ; 1 anna, carmine ; 2 annas, mauve ; 2 annas 6 pies, ultramarine ; 3 annas, orange-brown ; 4 annas, olive-green ; 6 annas, bistre ; 8 annas, purple ; 12 annas, purple on red paper ; 1 rupee, green and carmine ; 2 rupees, carmine and yellow-brown ; 3 rupees brown and green ; 5 rupees, ultramarine and violet.

In 1906 it was decided to abolish the special receipt stamp and to use the  $\frac{1}{2}$  anna and 1 anna postage stamp for both postage and revenue purposes. A new design was therefore prepared for these values with the inscription "INDIA POSTAGE AND REVENUE."

In 1909 the double-headed telegraph stamps were abolished and it was decided to employ postage stamps in payment of telegrams. The value of telegraph stamps extended to fifty rupees, but it was considered sufficient to add three new values to the postage stamps for use upon the more expensive telegrams, namely 10, 15 and 25 rupees. These stamps are of the same size and design as the 2, 3 and 5 rupees issues, and the colours are 10 rupees, pink and green ; 15 rupees, olive-brown and blue ; 25 rupees, orange and blue.

The stamps of George V issued in 1911 were completely re-designed. The higher values with the elephants as supporters are very artistic. In 1913 the 2 annas 6 pies stamp was re-designed and the colour changed from ultramarine to bright blue.

In 1918 the United Kingdom raised the postage rate to India from 1d. to 1½d., and, to correspond with the increase, the Government of India raised the postage to the United Kingdom to 1½ annas. The new stamp was intended to be a dark chocolate-brown, but was printed by Messrs. De La Rue & Co. in a light chocolate.

In 1866 service postage stamps first came into use for employment on official correspondence. The ½ anna, 1 anna, 2 annas and 4 annas were overprinted with the word "Service." The first supply was overprinted in India pending the arrival of the stamps ordered from England. A consignment of 8 annas overprinted was also received from England. In 1874 the overprint was altered to "On H. M. S.," as shown in Fig. 4, and in 1883 the rupee stamp was also overprinted in this way.

Various other overprints were used by local bodies in India, but after a time the practice was forbidden. In 1911 the overprint was again altered to "Service."

The following overprints were also used for Indian postage in other countries :

Straits Settlements	.	1867-1868, Queen's Head.
Zanzibar	. . .	1895-1896       "
British East Africa	.	"
C.E.F. (China Expeditionary Force)	. . .	1900 to present date.
British Somaliland	.	1903-1904, Queen's and King's Head.
I.E.F. (Indian Expeditionary Force)	. . .	1914 to present date.



## OVERPRINTS (INDIAN CONVENTION STATES)

Patiala	.	.	.	1884 to present date.
Gwalior	.	.	.	1885                ,,
Jhind	.	.	.	,,        ,,
Nabha	.	.	.	,,        ,,
Faridkot	.	.	.	1886-1901.
Chamba	.	.	.	1896 to present date.

There are many varieties of the overprints in the Indian Convention States stamps and many errors, which have led to numerous forgeries of the different overprints.

A very exhaustive history of the postage stamps of India, with detailed accounts of errors and provisional issues will be found in *The Postage and Telegraph Stamps of British India*, by L. L. R. Hausburg, C. Stewart Wilson and C. S. F. Crofton, published by Messrs. Stanley Gibbons. This is the standard work on the subject, and it contains many fine plates and illustrations. Part I, on postage stamps, is written by Mr. Hausburg, and no article on Indian stamps can pretend to be anything more than a résumé of his detailed researches.

One merit the Postal Administration of India can justly claim and that is the purity of its stamp issues. The simple design of the Sovereign's head has always been maintained and the temptation to issue fancy pictures for commemoration purposes has always been steadily avoided.

## APPENDICES

## APPENDIX A

### PERSONNEL OF THE POST OFFICE

**T**HE following table gives the staff of the Department on the 1st April, 1919 :—

Controlling Staff . . .	88
General Supervising Staff .	747
Postmasters . . .	7,041
Extra Departmental Agents .	12,668
Clerical and Signalling Staff .	24,620
Postmen and Peons . . .	43,768
Road Establishment . . .	18,467
Linemen . . .	2,959
<b>Total . . .</b>	<b>110,358</b>

The Audit Staff of the Posts and Telegraphs has not been included as this is under the control of the Finance Department.

Recruitment for the posts of Superintendent is effected in two ways, namely—

- (1) by the selection of qualified persons not already in the service of the Department, and
- (2) by the promotion of officials from the subordinate ranks of the Department.

In the former case the person selected is generally required to join as a probationary superintendent, and is not given a permanent appointment until he has shown his fitness in every respect for the position and has passed an examination in Post Office work.

Ordinarily a probationary superintendent is not allowed to act as a superintendent until he has had a practical training in postal work ; that is to say, he performs the duties of a postmaster, accompanies a superintendent on tour and is given an insight into the general working of the Department in the offices of the Postmaster-General and Superintendent. There is no minimum period fixed in which a probationer, when fully qualified, must receive a permanent post. It depends on the vacancies that occur in the sanctioned cadre ; but experience has shown that the period seldom exceeds two and a half years, and the average is two years and two months.

Postmasters are generally recruited from the lower ranks of the Department, such as sub-postmasters and clerks, who usually start their careers as probationers. The exceptions to this rule are the probationary postmasters, who are specially selected in order to improve the personnel in the higher appointments.

## APPENDIX B

### EXTRACTS FROM EARLY REGULATIONS REGARDING THE MAIL SERVICE

**A**N extract from the Consultations, 17th January, 1774, gives in detail the arrangement made by Warren Hastings for the improvement of postal arrangements.

The President lays down before the Board the following plan for the better regulations of the Dauks and for forming a General Post Office :—

The present management of the Dauks is attended with many inconveniences. Private letters are exempt from postage and the whole expense of the establishment falls upon the Company. The Dauks from the same cause are loaded with packages of the most frivolous kind and of unreasonable weights. The privilege of sending private letters by the Dauks being confined to the European inhabitants, affords but a partial aid to the necessary intercourse of trade. The establishment is branched out into various departments, all independent and unconnected, the expense partly defrayed by ready-money payments and partly by taxes on the zemindars and farmers, who make an advantage of them in the deductions of their rents. From all these causes the establishment is involved in a labyrinth of obscurity, without checks and without system. The delays on the road are often greater than those of common cossids or couriers without a possibility of correcting them, because it cannot be known by whom they are occasioned. Of these delays the President himself has had repeated proofs insomuch that whenever he has had occasion for extraordinary despatch he has made use of express cossids, and these never failed to exceed the regular Dauks by nearly half the space of time employed by the latter for the same distance. The loose

and irregular manner in which the letters are received and distributed exposes the correspondence of individuals and even the public despatches to great delays and to the risk of being lost or intercepted.

To remedy these evils, the following plan is submitted to the Board, for the future management of this office, in which it is attempted to limit the expense to provide a fund for its support by laying a moderate postage on private letters, to render it of more extensive use and to form the different parts into one uniform and general system.

*Plan of a new Establishment of Dauks and of a General  
Post Office*

1. That the Dauks be formed into four divisions as follows :—

First Division from Calcutta to Ganjam ;

Second Division from Calcutta to Patna ;

Third Division from Patna to Benares and to such farther distance as may be hereafter determined ;

Fourth Division from Calcutta to Dacca.

2. That no Dauks be appointed to the cross-roads (excepting Dinagepur) as hereafter mentioned, but cossids only occasionally employed by the Provincial Councils and Collectors to convey the letters to the nearest stages of the Dauks ; the pay and other charges of these cossids to be transmitted monthly to the Postmaster-General, whose office will be hereafter described.

3. That as the military operations in Cooch Behar require a constant and regular correspondence, a cross-post be established between Dinagepur and Rajmehal, and that it remains for future consideration whether it will be necessary to establish a cross-post from Burdwan on the assembling of the Council at that place.

4. That three hercarrahs or dauks, one massalchy<sup>1</sup> and one drum be appointed to each stage, viz. :

<sup>1</sup> Torchbearer.

	Miles.	Furl.	Stages.	Hancers.	Masul.	Drum.
From Calcutta to Ganjam	358	2	42	126	42	42
„ Calcutta to Patna .	398	6	48	144	48	48
„ Patna to Benares .	165	4	19	57	19	19
„ Calcutta to Dacca .	179	4	21	63	21	21
Cross-road from Dinagepur to Rajmehal	77	2	9	27	9	9
	<hr/> 1179	<hr/> 2	<hr/> 139	<hr/> 417	<hr/> 139	<hr/> 139

5. That a Munshi be fixed at each capital stage who shall have charge of a certain number of stages.

6. That two gurreewallas or time-keepers be appointed with each Munshi for the purpose of determining the arrival of each packet, which shall be written on the outside of the packet and an account thereof with the time of the last despatch kept by the Munshi.

7. That a deputy postmaster be appointed with the following establishment of servants at the following stations, who shall have charge of all the stages from the Presidency to the place of his residence, pay the Munshi's charges dependent on him, take an account of all letters received and despatched, receive and issue letters, transmit his accounts and reports to the Postmaster-General, and receive his orders:—

Establishment at	Deputy.	Peons.
Moorsshedabad . . . . .	1	10
Patna . . . . .	1.	10
Benares . . . . .	1	2
Ganjam . . . . .	1	2
Dacca . . . . .	1	2
Dinagepur . . . . .	1	2
	<hr/> 6	<hr/> 28

8. That a Postmaster-General be appointed at Calcutta with one Deputy, one merda or native assistant, seven sorters, one jemadar and fifteen peons for distributing letters. He will have the control of the whole establishment, and all the accounts will be brought into his office.

## BYE-RULES

1. That all letters shall pay postage, excepting such as are on the public service.

2. That the postage on inland letters shall be paid when put into the office at the following rates :—

Single letters for every 100 miles, 2 annas. Double letters in proportion according to their weight.

3. That letters coming by sea, or from foreign settlements, shall pay on delivery and be rated at half postage.

4. That a table of postage, formed according to the above rules, be affixed at the different offices for the public inspection.

5. That the post office in Calcutta shall be open from 10 o'clock in the morning till 1 for the delivery of letters, and from 6 till 9 in the evening for the receipt of letters.

6. That a daily account of the number and weight of letters despatched, with the amount of postage, be kept at each office, that a monthly account be transmitted to the Postmaster-General by his Deputies and that a general abstract of the whole receipts and disbursements be laid before the Board every month.

7. That the letters when received into the offices shall be sorted and put up in separate bags for the different stations, together with a note of the number in each.

8. That all letters shall be stamped with the day of the month on which they are delivered into any chief office.

9. That for the facility of paying the postage on letters small copper tickets be immediately struck to be received at the rate of 2 annas each, but to pass only at the post office.



## APPENDIX C

### METHODS OF TRAVEL IN EARLY DAYS

THE dak or travelling system prevailing in India in the year 1857 was almost wholly arranged by the Post Office and was available for private individuals as well as for officials. When a traveller contemplated a journey he applied to the local postmaster for means of transport, giving, as a rule, two or three days' previous notice. Horse daks, i.e. wheeled conveyances drawn by horses, were available only on the great trunk roads, which were metalled. On other roads, the journey, when not performed on horseback, was accomplished in a palanquin or palkee, a kind of wooden box, about six feet in length by four in height, fitted at the sides with sliding shutters and suspended on two poles borne on the shoulders of four men. The pleasures of travelling in this fashion have been described by Bishop Heber and other writers. The traveller provided his own palanquin, and the postmaster supplied the palkee-burdars or palanquin-bearers, eight in number, as well as two mussalchees or torchbearers and two bhangy-burdars or luggage porters. The charges, about one shilling per mile for the entire set of twelve men, had to be paid in advance, the traveller notifying the time and place of starting and the duration and localities of halts. There was also an extra charge for demurrage or delays on the road attributable to the traveller himself. For these charges the postmaster undertook that there should be relays of dak servants throughout the whole distance, and, to ensure this, he had to write in advance to the different villages and post stations ordering relays to be ready at the appointed hours. The stages averaged ten miles each and were accomplished in three hours, at the end

of which time the twelve men retraced their steps, having been succeeded by another twelve ; for each set of men belonged to a particular station. The horse daks were established on the same system, several pairs of horses or ponies being kept at the different stages as relays. The bullock train, which was intended chiefly for baggage and parcels, was largely used for conveyance of troops during the Mutiny. There were one or two private companies in existence, but the public as a rule preferred to use the Government vehicles, as they were considered more reliable.

There were no hotels or inns on the road, but dak bungalows or rest houses, a convenient substitute, were established at places varying from fifteen to fifty miles apart, according as the road was much or little frequented. These bungalows were under Government control, a khidmatgar or servant and a porter being in attendance at each, the traveller paying a fixed sum for the use of his room and making a separate bargain for any few articles of provisions that might be obtainable. The building was little more than a thatched house of one story, divided into two or three rooms, to each of which a bathroom was attached. The khidmatgar cooked and served the meals ordered, while the porter supplied wood and water. The dak system was perfected by Lord Dalhousie, during whose administration many fine metalled roads, including the grand trunk road from Calcutta to the Punjab, were completed. The new system was a great improvement upon the primitive arrangements in force during the Punjab campaign of 1846, when, owing to the tedious nature of the journey and the slow method of progress, out of one hundred officers sent off by palanquin from Calcutta to aid Viscount Hardinge only thirty arrived at the Sutlej before the campaign was over.

## APPENDIX D

### STATEMENT SHOWING THE WORK OF THE POST OFFICE SAVINGS BANK FROM 1882 TO 1918

Year.	No. of Banks.	No. of Accounts.	Balance. Rs.
1882-83 . . .	4,238	39,121	27,96,796
1883-84 . . .	5,199	84,848	75,14,455
1884-85 . . .	5,499	122,599	1,34,41,911
1885-86 . . .	5,833	155,009	2,25,45,891
1886-87 . . .	6,048	219,010	4,25,19,345
1887-88 . . .	5,966	261,157	5,04,88,357
1888-89 . . .	6,056	311,001	5,88,64,681
1889-90 . . .	6,350	358,272	5,86,96,755
1890-91 . . .	6,455	408,544	6,34,67,408
1891-92 . . .	6,452	463,453	7,05,93,160
1892-93 . . .	6,408	520,967	7,81,87,727
1893-94 . . .	6,358	574,050	8,26,57,319
1894-95 . . .	6,384	611,947	8,40,17,923
1895-96 . . .	6,343	653,892	9,04,23,072
1896-97 . . .	6,420	713,320	9,63,92,411
1897-98 . . .	6,290	730,387	9,28,72,978
1898-99 . . .	6,310	755,871	9,42,80,041
1899-1900 . . .	6,479	785,729	9,64,64,466
1900-01 . . .	6,636	816,651	10,04,32,569
1901-02 . . .	7,053	866,693	10,68,21,233
1902-03 . . .	7,075	922,353	11,42,15,534
1903-04 . . .	7,372	987,635	12,33,36,717
1904-05 . . .	7,855	1,058,813.	13,40,70,130
1905-06 . . .	8,071	1,115,758	13,99,26,260
1906-07 . . .	8,049	1,190,220	14,76,69,789
1907-08 . . .	8,328	1,262,763	15,18,14,343
1908-09 . . .	8,501	1,318,632	15,23,41,514
1909-10 . . .	8,767	1,378,916	15,86,71,786
1910-11 . . .	8,929	1,430,451	16,91,88,224
1911-12 . . .	9,502	1,500,834	18,89,85,438
1912-13 . . .	9,460	1,566,860	20,61,14,502
1913-14 . . .	9,824	1,638,725	23,16,75,467
1914-15 . . .	10,161	1,644,074	14,89,26,323
1915-16 . . .	10,386	1,660,424	15,32,12,517
1916-17 . . .	10,421	1,647,419	16,59,53,401
1917-18 . . .	10,975	1,637,600	16,58,46,470

# APPENDIX E

## STATEMENT OF INLAND MONEY ORDERS ISSUED IN INDIA SINCE 1880

Number and amount of Ordinary Money Orders issued in India.			Number and amount of Revenue Money Orders issued in India.		Number and amount of Rent Money Orders issued in India.	
Year.	Number.	Value.	Number.	Value.	Number.	Value.
1880-81 . .	1,604,174	4,57,08,580	—	—	—	—
1881-82 . .	2,157,796	5,73,32,026	—	—	—	—
1882-83 . .	2,565,904	6,46,84,182	—	—	—	—
1883-84 . .	3,034,894	7,31,24,179	—	—	—	—
1884-85 . .	3,550,257	8,20,88,559	13,914	3,35,904	—	—
1885-86 . .	4,163,078	9,38,27,375	39,768	7,11,117	—	—
1886-87 . .	4,821,117	10,68,49,151	66,204	11,29,415	1,213	12,358
1887-88 . .	5,512,395	11,84,43,572	138,687	20,38,586	30,165	3,55,283
1888-89 . .	6,136,790	12,99,06,864	196,037	26,83,469	39,823	5,25,217
1889-90 . .	6,759,116	14,65,32,147	262,585	34,70,576	58,127	7,42,284
1890-91 . .	7,326,065	15,77,70,303	278,075	41,95,716	78,421	9,74,272
1891-92 . .	7,783,296	16,44,09,526	300,336	44,27,796	99,973	13,01,721
1892-93 . .	8,237,855	17,19,16,585	320,651	49,21,950	110,198	14,37,050
1893-94 . .	8,754,940	18,35,34,008	335,933	50,49,372	119,952	15,84,581
1894-95 . .	9,422,105	19,43,09,308	348,178	56,27,613	113,266	15,61,021

1895-96	. .	10,055,036	20,62,03,368	371,806	59,64,630	111,594	15,37,883
1896-97	. .	10,947,571	21,97,28,206	346,510	58,23,851	102,875	14,68,352
1897-98	. .	11,664,350	24,23,37,096	382,402	67,91,786	110,324	15,98,602
1898-99	. .	11,740,565	24,54,50,445	441,034	81,37,197	121,987	17,31,680
1899-00	. .	12,505,059	25,62,50,323	441,739	78,00,682	124,155	18,15,998
1900-01	. .	12,922,465	26,27,19,976	453,862	82,83,758	134,977	19,72,389
1901-02	. .	13,581,928	26,84,51,162	471,387	91,96,336	153,800	22,47,435
1902-03	. .	15,311,955	27,82,17,678	530,778	95,72,448	167,711	23,67,739
1903-04	. .	16,470,115	29,43,59,136	579,851	1,06,87,532	192,375	25,88,723
1904-05	. .	17,657,917	31,04,28,794	692,705	1,04,12,346	192,926	25,83,483
1905-06	. .	19,622,437	33,14,36,803	724,747	1,00,03,341	199,754	26,70,518
1906-07	. .	20,923,383	35,25,97,091	690,688	97,26,046	203,157	27,93,647
1907-08	. .	22,109,666	37,97,08,358	622,501	94,67,041	176,195	23,80,811
1908-09	. .	23,132,115	39,19,26,114	685,021	1,11,10,709	198,683	26,89,768
1909-10	. .	23,888,149	39,96,74,848	740,776	1,16,93,227	219,651	29,82,614
1910-11	. .	24,781,847	41,85,13,444	750,777	1,24,17,561	222,747	29,87,628
1911-12	. .	26,322,257	44,29,23,702	754,306	1,23,49,182	226,982	30,39,792
1912-13	. .	28,624,470	47,39,38,492	754,766	1,21,77,802	252,618	34,27,203
1913-14	. .	29,940,631	51,18,35,732	764,673	1,20,02,271	240,662	32,74,757
1914-15	. .	29,317,377	51,54,81,941	863,235	1,24,31,425	247,468	33,21,068
1915-16	. .	31,281,231	53,92,17,506	844,742	1,36,70,463	261,667	36,73,409
1916-17	. .	32,331,652	57,54,48,259	839,506	1,38,59,594	274,990	37,94,479
1917-18	. .	33,903,625	62,77,87,899	880,700	1,50,47,255	268,419	36,15,440

## APPENDIX F

### HISTORICAL ASSOCIATIONS OF THE CALCUTTA GENERAL POST OFFICE

**T**HIS handsome building is situated on the west side of Dalhousie Square at the corner of Koila Ghat Street, being a portion of the site of the old Fort of Calcutta. The removal of the old foundations was a work of great difficulty owing to the extreme hardness of the masonry, which in many cases had to be blasted away. The building was created from designs by Mr. Walter B. Granville, Architect to the Government of India. It was opened to the public in the year 1868 and cost 6,30,000 rupees. It consists of two lofty stories, the east and south fronts being faced with tall Corinthian columns flanked by massive piers in which are the staircases. The south-east angle of the building is semicircular, also faced with Corinthian columns leading to a lofty circular hall in which are the public counters. This is surmounted by a lantern crowned by a dome, which forms a conspicuous object in the city.

The site of the General Post Office is of great historical interest owing to its association with the great tragedy of the Black Hole of Calcutta. On entering the Post Office courtyard from Koila Ghat Street there are two tablets with the following inscriptions :—

- I. The brass lines in the stone,  
on the adjacent ground,  
mark the position and extent  
of the South Curtain  
of old Fort William.

- II. The two lines of twelve arches  
to the west of this tablet  
are all that now remains above ground  
of old Fort William and  
originally formed a portion of the arcade  
within the South Curtain.  
The Black Hole Prison was a small room  
formed by bricking up two arches  
of a similar but smaller arcade  
within the East Curtain  
south of the East Gate.

The sunken arches, where the Post Office vans were kept, once formed part of the arcade within the south curtain, the wall line of which is marked out by brass lines let into the pavement. The wall of the curtain, a portion of which was still standing in 1895, backed the old export and import warehouses, and through the arches one would have in the old days looked into the parade ground within the Fort. The export and import warehouses were built against the south curtain in 1741 and would have followed the line of Koila Ghat Street.

The angle of the south-east bastion and the thickness of its walls is indicated by brass lines let into the steps of the Post Office. A tablet pointing out this fact is on the adjacent wall, and the entrance to the east gate of the Fort is commemorated by a tablet fixed into the red building opposite the Holwell obelisk :

Sixteen feet behind this wall  
was the entrance of the East Gate  
of old Fort William through which  
the bodies of those who perished  
in the Black Hole were brought and  
thrown into the ditch of the Ravelin  
on 21st June, 1756.

To the north of the General Post Office building, inside the large gateway, is a tablet with the following inscription :—

## THE BLACK HOLE.

The marble pavement below this spot  
was placed here  
by

Lord Carzon, Viceroy and Governor-General of India,  
in 1901

To mark the site of the prison in Old Fort William  
known as the Black Hole.

In which 146 British Inhabitants of Calcutta were  
confined on the night of the 20th June, 1756,  
and from which only 23 came out alive.

The pavement marks the exact breadth of the prison,  
14 ft. 10 in., but not its full length, 18 feet.

About one-third of the area at the north end being  
covered by the building on which this tablet is erected.

Near by Mr. Holwell, then Collector of Calcutta, who was one of the survivors, erected an obelisk at his own expense to the memory of those who perished in the Black Hole on the spot where the 123 killed were buried. The tablet bore the following inscriptions :—

## To the Memory of—

Edward Eyre, William Bailie, Esqrs.; the Revd.  
Jervas Bellamy ; Messrs. Jenks, Recveley, Law, Coates,  
Napcourt, Jebb, Torrians, E. Page, S. Page, Grub, Street,  
Harod, P. Johnstone, Ballard, N. Drake, Carse, Knapton,  
Goslin, Dod, Dalrymple ; Captains Clayton, Buchanan, and  
Witherington ; Lieutenants Bishop, Hays, Blagge, Simpson,  
and J. Bellamy ; Ensigns Paccard, Scott, Hastings,  
C. Wedderburn, and Dymbleton ; Sea-Captains Hunt, Osburn,  
and Purnell ; Messrs. Carey, Leech, Stevenson, Guy Porter,  
Parker, Caulke, Bendal and Atkinson ;  
Who, with sundry other inhabitants, Military and  
Militia, to the number of 123 persons, were, by  
the tyrannic violence of Suraj-ud-Dowlah,  
Suba of Bengal,



Suffocated in the Black-Hole Prison of Fort William,  
on the night of the 20th day of June, 1756,  
and promiscuously thrown the succeeding  
morning into the ditch  
of the ravelin of this place.

This monument is erected by their surviving fellow-  
sufferer,

J. Z. Holwell.

This horrid act of violence was as amply as deservedly  
revenged on Suraj-ud-Dowlah, by His Majesty's arms,  
under the conduct of Vice-Admiral Watson and Col. Clive,  
Anno 1757.

The Marquis of Hastings in 1840 had the monument pulled  
down, but Lord Curzon in 1903 had a replica made and placed  
in the same spot where it now stands.

## APPENDIX G

Extract from the narrative of the interruption in the mail arrangements in the N.-W.P. and Punjab subsequent to the Mutiny at Meerut and Delhi on the 10th and 11th May, 1857.

By MR. G. PATON, Postmaster-General, North-West Provinces.

ON the mutiny of the native troops at Meerut and Delhi on the 10th and 11th May, 1857, the mail communication between Meerut, Delhi and Allyghur was interrupted. The eastern mails were then forwarded from Allyghur via Anoopshahur and Moradabad to Meerut and thence direct to Kurnaul or via Seharanpore to Umballa. In like manner the mails from the north-west were forwarded from Kurnaul and Umballa to Allyghur. There was delay by the arrangement, but it was the only one practicable on the route via Delhi being closed by the mutiny and rebellion there.

2. After the lapse of a week the mail was reopened between Allyghur and Meerut, but by the mutiny of the 9th Regiment N.I. on the 20th June at Allyghur all postal communication from the north, the south, the east and west of that station was stopped.

3. Exertions were made to establish communication between Cawnpore and Meerut via Futtehghurh, Bareilly and Moradabad. Mails were forwarded towards Bareilly, but none issued from or through that station. This excited much uneasiness for some time, but was explained by the mutiny of the troops there and at Shajehanpore on the 30th June. Bareilly was, like Delhi, the scene of the political intrigue, and the suppression of postal communication was there, as elsewhere, an object of the first importance with the insurgents.

4. The post offices and mail lines in Oude, generally, became disorganized about the same time as in Rohilkund, as the troops mutinied almost simultaneously in both provinces.

5. While the Grand Trunk Road between Cawnpore and Agra was open, arrangements were made to maintain communication between the Punjab and Cis-Sutledge States with Agra via Kurnaul Hansie and Jeypore, but the mutiny of the Hurrianah Battalion and a portion of the 4th Irregular Cavalry at Hansie and Hissar in the end of May entirely stopped that line.

6. An attempt was made to open communication with Agra and Meerut via Muttra and by a line midway between Koorjah and Secunderabad, but it had to be abandoned owing to the rebel Wulleedad Khan and his followers having obtained undisputed possessions of the district of Bulundshahur.

7. But, although Bolundshahur and a large portion of Allyghur were occupied by the rebel Wulleedad Khan, a line of runners was established between Meerut and Agra via Gurhmooktesur Ghat, the left bank of the Ganges, Anoopshahur and Allyghur. Letters of light weight were managed to be conveyed with tolerable safety by that route, notwithstanding that large sums were offered for the murder of those caught in the act of conveying English correspondence.

8. On or about the 5th June the troops at Allahabad, Cawnpore, Futtehghurh, Hameerpore, Banda Jansie, Lullutpore and Saugor mutinied; and, in consequence, all the post offices and mail lines in the Doab and Bundelkund as low down as Mirzapore became disorganized. Communication between Agra, the Cis-Sutledge States and Calcutta was then fairly cut off and could not be re-established by the Grand Trunk Road so long as Delhi remained in the possession of the mutineers. The route via Multan to Bombay was, however, open and instructions were given for the mails to and from the N.-W.P., Cis-Sutledge and Punjab being forwarded via Lahore.

9. Between Agra and Bombay the mail was not interrupted till the mutiny of the Gwalior Contingent on the 17th June, and since

then up to 1st February, 1858, or a period of seven months and thirteen days, the road via Gwalior and Indore to Bombay was closed or not practicable and safe for the mail.

10. So soon as it was apparent that the mail between Bombay and Agra could not be re-established via Gwalior and Indore, the establishment of runners between Agra, Jeypore, Naseerabad, Deesa and Ahmedabad was strengthened, and the mails to and from Bombay, Calcutta, Madras, etc., were very regularly conveyed by that route.

11. In the course of the month of August, Dr. Clark managed at Agra to organize an establishment of kossids, thence via Etawah to Cawnpore, and for very light letters not exceeding a  $\frac{1}{4}$  tola in weight the arrangements, although occasionally interrupted, were generally successful excepting for a period of nearly eighteen days in the end of November and beginning of December, when the troops of the Gwalior Contingent crossed the Jumna and invested Cawnpore. On the defeat of the Gwalior Contingent at Cawnpore on the 7th December the kossid dak was again useful in keeping up communication between Agra and Cawnpore until the 5th January, 1858, when the mail carts were re-established after having ceased to run from the 5th June, or a period of seven months.

12. Communication with the province of Kemaon was uninterruptedly maintained by an establishment of runners posted via Sreenugger, Teerce, Mussoorie and Deyrah Dhoon.

13. Between Meerut and the Camp at Delhi runners were posted via Bagput, but they were frequently cut off, and the communication had to be kept up via Shamlie and Kurnaul or via Seharunpore and Umballa. When the runners between Meerut and the Camp at Delhi were intercepted it was frequently impossible to open direct communication even by kossids, so closely was the country infested with insurgents.

14. The mail cart establishment between the Camp at Delhi and Lahore was steadily kept up. Occasionally it was unsafe to take the carts over the twelve miles leading to and from the Camp,

and there the coachman rode the horses across country or proceeded on foot and so managed to elude the insurgents.

15. The mail cart establishment was the only available means by which officers could travel to and from the Camp before Delhi, and it afforded them an easy and speedy mode of travelling.

16. Extra horses were posted at each stage between the Jhellum and Delhi to admit of express cart daks being laid when necessary for mails or passengers.

17. In the month of August it became necessary to provide means for the removal of the sick and wounded officers from the Camp in Delhi to Kurnaul or Umballa, and some of the Inland Transit Company's carriages, in addition to the palanquin carriages and vans attached to the Post Office, were hired for the purpose. All sick and wounded officers were allowed, at the recommendation of the Brigadier-General, now Sir Archdale Wilson, to travel free of expense. Many valuable lives were thus saved.

18. I consider the conduct of the native coachmen beyond all praise during the disturbances. Great temptations to desert us were held out to them by the mutineers, but not one of them proved unfaithful to Government. From the date of arrival of our troops before Delhi on the 8th June till the 20th of September, the date of the fall of Delhi, the coachmen conveyed the mails to and from the Camp with the same safety and the same regularity as before the outbreak.

19. The public mind of the Punjab and Cis-Sutledge States was at the highest pitch of excitement watching the result of the operations of our troops against the mutineers at Delhi, and any interruption of the mail would have had a fatal effect on the peace of those States. The telegraph wire connecting the Camp with the Punjab was frequently cut, and thus it may be easily understood that the regularity of the mail throughout the crisis was of the most vital importance.

20. The Commissioner of Scinde, anticipating the possibility of the communication between the Punjab and Scinde or Bombay

being cut off, organized on his own responsibility a mail establishment between Bhawalpore and Jaudhpore, and again with Deesa and Hyderabad. This arrangement was useful in conveying intelligence between Agra, the Punjab and Central India, and also as an auxiliary line of communication between the Punjab and Bombay.

21. In the middle and end of July the mail cart establishment between Googairah and Mooltan became very clamorous and appeared to be inclined to strike. The vital importance of that establishment made me determine on travelling to Mooltan so as to ascertain whether the contractors had any reasonable grievance. There had been many expresses besides passenger daks, and their horses had been perhaps somewhat overworked in consequence, and accordingly I authorized an additional horse at each stage, which for the time quieted the contractors and they gave no more trouble. I was not without some suspicion that there were political influences exciting dissatisfaction amongst them. This impression was in some degree corroborated by an effort on the part of the prisoners of the jail at Googairah attempting to effect their escape. Happily, through the prompt and rigorous measures adopted by the Deputy Commissioner, Mr. Elphinstone, the *émeute* amongst the prisoners was most successfully crushed and the peace of the district was not disturbed. Otherwise the mails would have there been interrupted.

22. On the 14<sup>th</sup> September insurrection broke out between Googairah and Hurruppa. Many horses of the mail cart establishment were carried off by the rebels. Several carts were burnt, and communication by the direct route between Lahore and Mooltan was for several days wholly cut off. The local authorities of the district had no warning of the outbreak till the morning of the night on which it took place. The District Officers gave me reason to hope that the insurrection would be instantly put down, but unfortunately, owing to their paucity of troops, the rebels were not overawed sufficiently to admit of the mails being conveyed by the direct road within fifteen days. In the interim,

however, they were, after several days' stoppage, conveyed via Shahpore and Secah to and from Mooltan and Lahore.

23. It is here worthy of remark that the successful assault of Delhi on the 14th September by our troops was telegraphed to Lahore, and full particulars thereof were transmitted by the mail of that date from Lahore to Mooltan, Scinde, Bombay, etc., before the outbreak between Googairah and Humppa. The receipt of the news of the successful assault of Delhi was signally opportune in Scinde, as the native troops then at Karachi, Hyderabad and Shikarpore were in a state approaching to open mutiny.

24. The route for the mail between Lahore and Mooltan via Shahpore being very circuitous and also unsafe as the country between the Sutledge and Ravee and even for some distance west of the Ravee was in open revolt, it became necessary to determine on having a more direct line of communication between Lahore, Scinde and Bombay. Accordingly a camel dak was established by the Chief Commissioner of the Punjab between Bhawulpore and Ferozepore. The head overseer of the Jullunder Division, Hurdeo Bux, was transferred for the superintendence of this dak and managed it most successfully.

25. The establishment of runners between Ferozepore, Lahore and Loodianah was at the same time strengthened in view to provide for the extra weight of the mails in transit via Bhawulpore, and thus the stations east and west of the Sutledge were rendered independent of the direct mail line between Lahore and Mooltan in respect to Scinde, Bombay, Calcutta, etc., etc.

26. The post offices and mail lines at and above Meerut and throughout the Cis-Sutledge States and Punjab have continued in uninterrupted operation excepting those situated on the line of road between Googairah and Humppa, which were for a short time the scene of insurrections in September.

## APPENDIX H

THE WORK OF THE FIELD POST OFFICE BETWEEN 1867 AND 1912

### *The Abyssinian Expedition.*

**A**T the end of September, 1867, the Postmaster-General, Bombay, reported that a reconnoitring party under Colonel Merewether, Political Agent, had left for Abyssinia and a Field Force was shortly to follow. A post office under Mr. J. Gardiner as Inspecting Postmaster sailed for Abyssinia on the 25th November along with the second detachment of the Expeditionary Force. A portion of the staff was left at Massowah, where the troops disembarked, and the rest was ordered to advance with the Army. Having fallen ill through overwork, Mr. Gardiner was replaced by Mr. E. de C. Williams on the 1st March, 1868.

Ordinary postage stamps were used, the denominations of the stamps supplied for the Field Force being  $\frac{1}{2}$  anna, 1 anna, 2 annas, 4 annas, 6 annas 8 pies, and 8 annas 8 pies. The postage payable on articles for members of the Expeditionary Force was as follows :

LETTERS—4 annas for every  $\frac{1}{2}$  oz., 8 annas for 1 oz. and 8 annas for every additional oz. in excess of the first oz.

NEWSPAPERS—8 pies for 4 ozs., 1 anna 4 pies for 8 ozs.

BOOKS—2 annas for 4 ozs., 4 annas for 8 ozs. and 4 annas for every additional 8 ozs.

Prepayment in the latter two cases being compulsory. It does not appear that parcels or money orders were exchanged or Savings Bank transactions allowed.

The postal officials began to return from Abyssinia by the end of June, 1868, the last batch arriving at Bombay on the 4th July.



*The Afghanistan Expedition.*

The war broke out in November, 1878, and Mr. J. H. Cornwall was appointed to take charge of postal arrangements with the column under the command of General Stewart, Mr. W. T. van Someren with the column under the command of Major-General F. S. Roberts, and Mr. J. L. Fendal with the Peshawar column. The approximate strength of the whole force was about 45,000 fighting men and 60,000 camp followers. The mails between Quetta and Kandahar were conveyed under the control of the Political Agent and the military authorities.

When General Roberts moved out, a hill cart service was opened from Kohat to Thull, a distance of sixty-four miles, in the Kurram Valley. The principal difficulty was the work of organizing and maintaining the mail lines, which were also used for conveying military stores. Apart from the work done at the Post Office workshops at Aligarh, workshops had to be opened at Rawalpindi, Jund, Thull and other places for the construction and repair of carts. In this expedition non-commissioned officers were taught to do postal work, and whenever they were required to do so they were allowed a postal salary of Rs.30 a month.

The control of the whole postal arrangements devolved upon Colonel W. M. Lane, Postmaster-General, Punjab, and it was due to his exertions that the arrangements met with success.

*Malta Expeditionary Force.*

In April, 1878, it was decided to send an Expeditionary Force to Malta under Major-General J. Ross, C.B., and at the instance of the military authorities a small postal staff, consisting of a postmaster (Mr. Dinshaw Jijibhoy) with a clerk and three peons, was selected to accompany the troops. The postal arrangements were made under the direction of the Postmaster-General, Bombay, and the Expeditionary Force started from Bombay on the 1st May, 1878.

When the island of Cyprus was ceded to Great Britain by

Turkey the Indian Contingent went to occupy it, and the postal staff was accordingly ordered to embark for Cyprus. A British post office was opened at Larnaka and Mr. Dinshaw was placed in charge of it, and there he worked conjointly with the British postal staff till his return to India on the 22nd August, 1878. Shortly after Sir Garnet Wolseley came out from England as Governor, and the island was then divided into six parts, each with a Civil Commissioner and garrisoned by a regiment. The Commissioners were ex-officio postmasters of their respective divisions, and there was no regular arrangement between these divisions for the exchange of mails, which were occasionally conveyed by means of Japties or policemen. When Cyprus was first occupied there was only a fortnightly communication with India by means of the Austrian Lloyd Steam Navigation Company's steamers; subsequently a weekly service was also established by the Bells Asia Minor Line of steamers. A small Austrian post office at Larnaka was permitted, and this served the entire island.

The field post office was opened at Malta on the 27th May and closed at Cyprus on the 22nd August, 1878.

#### *Egypt Expeditionary Force.*

In the beginning of July, 1882, the Government of India directed an Expeditionary Force of about 7000 men of all arms for service in Egypt under the command of Major-General Sir H. Macpherson, V.C., K.C.B.

The postal arrangements were made by Mr. Fanshawe, Postmaster-General, Bombay, and Mr. J. H. Cornwall, who had special experience of the management of field post offices in Afghanistan, was selected as the Chief Superintendent of Field Post Offices.

The Indian field post office establishment started from Bombay on the 22nd August, 1882, and returned there on the 31st October of the same year.

#### *Kalahandi Expedition.*

The rising of Khonds in Kalahandi, an important feudatory State in the Chattisgarh Division in Central Provinces, necessi-

tated the despatch of troops. In June, 1882, the Deputy Postmaster-General, Central Provinces, reported that the rising was of a serious character and that the country was not likely to be quiet for some time. The troops marched from Sambalpur and Raipur, and three field post offices were opened to serve them.

Mr. P. Gorman, Superintendent of the Division, was in entire charge of the postal arrangements. The expedition lasted for only a short time, but the communications had to be maintained till about the end of the year.

*Suakim Field Post Office, 1885.*

In February, 1885, it was decided to send an Expeditionary Force composed of Indian troops to Egypt, and the Director-General was asked to make arrangements for a field post office to accompany it. Mr. O'Shea, as Chief Superintendent, was in charge of the postal staff, under the direction of the Postmaster-General, Bombay.

The strength of the Expeditionary Force was 10,517, including followers, and General Hudson, C.B., was in command of the force. The postal staff started from Bombay on the afternoon of the 24th February, 1885, and on the 7th March, 1885, arrived at Suakim, where the Base post office was opened on the 8th current. Mails were exchanged between Egypt and India by Government transports and P. & O. packets. Only two officers, Messrs. O'Shea and Lalkaka, received medals, and none were granted to the subordinate postal staff. The field post office was closed in November, 1885.

*The Upper Burma Expedition.*

On the 23rd October, 1885, the Government of India asked the Director-General to make the postal arrangements for the Expeditionary Force in Upper Burma. The strength of the Force consisted of 10,000 fighting men and 2000 followers, besides 1000 dhooly bearers and 3000 coolies. On the 10th November, 1885, the Expedition, under the command of Major-General H. N. D.

Prendergast, C.B., V.C., left Rangoon for Upper Burma by steamers up the Irrawaddy river to Thayetmyo and thence by the land route to Mandalay. Mr. G. Barton Groves, Deputy Postmaster-General, Burma, was called on to organize the service and accompany the Force as Deputy Postmaster-General in charge. The Rangoon, Prome and Thayetmyo post offices were strengthened, and the last-named was converted into a Base office. Five field post offices were also opened on board the head-quarters steamers of each of the five brigades which composed the force.

*The Pishin Field Force.*

In March, 1885, the Governor-General in Council decided to increase the garrison in Baluchistan to a strength of three divisions comprising about 25,000 men and 20,000 followers, and the necessary postal arrangements had to be made. Mr. J. Short, Deputy Postmaster-General, Sind and Baluchistan, was in charge, assisted by Mr. E. Walker, Inspector of post offices.

In April, 1885, a head office was opened at Rindli, in Baluchistan, which was designated the "Pishin Force Frontier Office," and the Quetta post office was strengthened. Nine camp post offices were also opened, and mails were carried to these offices by camels and sowars.

*Sikkim Expedition.*

The orders for the despatch of a force for operations in Sikkim were notified in the *Gazette of India* of the 3rd March, 1888. Shortly after the commencement of hostilities the Government of Bengal requested Mr. H. M. Kisch, Postmaster-General, Bengal, to open a runners' line from Siliguri to Kalimpong, a distance of thirty-seven miles. This line was used only for transmission of letter mails, parcel mails being conveyed by the old route from Darjeeling via Ghum and Pasok. On the 24th March the Padong post office was converted into a sub-office, and from that date it was constituted a Base office for the expedition.

On the 16th March the force, which concentrated at Padong, moved out in two columns, one under Brigadier-General T.

Graham, R.A., commanding the expedition, and the other under Colonel Michel, of the 13th Bengal Infantry, the former advancing towards Fort Lingtu and the other towards the Rhenok Bazar. With the advance of troops the post office opened at Dulapchin was shortly removed to Ranglichu. Other post offices were opened at Gnatong, Sedonchin, Gangtok, Rhenok Bazar and Pakyong. The mail lines connecting these offices were under the management of the Post Office as far as Ronglichu and Pakyong, but the lines beyond were under the Political authorities.

*The Black Mountain or Hazara Field Force.*

Towards the beginning of September, 1888, the Home Government having decided to send a punitive expedition against the tribesmen of the Black Mountain, a Field Force was organized on the Hazara frontier. The object of the expedition was to punish the Khan Rhel Hassanzai and the Akazai tribes. Brigadier-General J. W. McQueen, C.B., Commanding the Punjab Frontier Force, directed the expedition. On the 8th September, 1888, Mr. W. T. van Someren, Superintendent of post offices, Rawalpindi Division, was deputed to make the postal arrangements with the force. Haripur was constituted a Base office for the Derband column, and Abbottabad for the Oghi column. The tonga service from Hassan Abdal to Abbottabad was strengthened and extended to Mansera, and a mixed tonga and horse service was established between Abbottabad and Oghi. A runners' line was opened from Haripur to Derband. A railway sorting office, under the supervision of Mr. N. G. Wait, was also opened at Hassan Abdal for the sorting and onward transmission of articles for the Field Force.

*The Chin Expedition, Burma.*

In December, 1888, a small force of about 1200 men, besides civil officers and followers, headed by Brigadier-General Faunce, started for the Chindwin Division to quell a rising of Burmans and to reduce to order the country which was then infested with dacoits. The expedition was undertaken very suddenly, and the

Quartermaster-General in India asked the Deputy Postmaster-General, Burma, to arrange for the opening of a field post office at Kalembo at a distance of twenty-seven miles from the base of operations at Kalewa. About July, 1889, the country was brought to a normal state and the troops were withdrawn.

*The Lushai Expedition.*

In 1888 the Government of India having decided to send a punitive expedition against the Shendus and other tribes in the Chitagong Hill Tracts, a small force under Colonel V. W. Tregear was organized and concentrated at Demagiri. The force was styled the "Lushai Expeditionary Force," and consisted of about 1200 men besides followers and coolies. An inspector was deputed to make the postal arrangements. The boat line from Rangamati to Demagiri, which was maintained by the Frontier Police, was strengthened, also the post offices at Rangamati and Demagiri, the latter being constituted a base office, and a post office was opened at Barkul—half-way between Rangamati and Demagiri—where there was a stockade of military police. The troops kept the field for about four months and came back at the end of April, 1889.

*The Chin Lushai Expedition.*

In 1889 two armies operated in this expedition, one from Burma and the other from Chittagong. The troops in Burma were divided into two columns, one operating from Fort White as a base against the Syins and other tribes, and the other starting from Gangaw as a base and advancing via Yokwa on Haka. The Chittagong force advanced from Fort Lungleh on Haka. Brigadier-General W. P. Symons commanded the operations on the Burma side, and Colonel Tregear commanded the Chittagong column. The strength of the force concentrated at Gangaw consisted of about 40 officers, 1200 European and Indian troops and 2500 followers. The strength of the Chittagong column consisted of about 3500 men besides followers and coolies.

On the Burma side much difficulty was experienced by the

supervising officers in organizing and maintaining the lines, which lay over sandy beds of rivers, hillocks and jungles and on the Chittagong side, on account of constant illness and the consequent change of officials deputed. Mr. J. W. McCrea, Superintendent of post offices, Burma Circle, was deputed to make postal arrangements for the force under the direction of Mr. G. J. Hynes, Deputy Postmaster-General, Burma. On the other side postal arrangements were made by Mr. G. S. Clifford, Superintendent of post offices, under the direction of Mr. G. Barton Groves, Deputy Postmaster-General, Eastern Bengal.

#### *The Zhob Expedition.*

The object of the expedition was to explore the borders of the Zhob Valley and to take steps either to capture the outlaw Dost Muhammad or to expel him from the Kakar country and to coerce the Khiddarzai Shirani tribe into submission.

Towards the middle of September, 1890, intimation was received from the Quartermaster-General in India that a force of about 2000 men, besides camp followers, was about to start for the Zhob Valley, and on the 27th of that month a small field post office, consisting of a sub-postmaster and two peons, started from Quetta with a portion of the troops for Hindubagh, which was to be the general rendezvous. The expedition was commanded by Sir George White.

#### *The Black Mountain Expedition.*

In 1891 a force was sent for operations against the Hassanzai and Akazai tribes of the Black Mountains. The strength of the force, which was under the command of Major-General Elles, C.B., was about 6800 men, and it advanced from Darband in two columns—one marching via Baradar and Pailam to Tilli, and the other along the river route via Kotkai and Kunhar. The postal arrangements were made by Mr. W. T. van Someren under the direction of Mr. G. J. Hynes, Postmaster-General, Punjab.

*The Chin Hills Expedition.*

The Government of India sanctioned military operations in the north and east frontier of the Bhamo district and Chin Hills during the cold season of 1891-92. In the Bhamo direction the object of the expedition was to explore the amber and jade mines, the Hukong Valley and the country on the east and north-east frontier above the Taeping river on the Chinese border. The expedition had a quasi-military character, and about 5000 troops, including police battalions, operated in various columns, under the direction of Major-General R. C. Stewart, commanding the Burma districts.

Mr. F. McCrea, Inspector of post offices, Eastern Division, was deputed to organize and supervise the arrangements.

*The Manipur Expedition.*

The outbreak in Manipur in 1891, and the consequent massacre of Mr. Quinton, the Chief Commissioner of Assam, and his party, necessitated the despatch of troops to quell the rebellion. The force was designated the "Manipur Field Force," and about 2500 men, including followers, operated from the Tammu side and about the same number from Kohima and Silchar. Mr. W. Roussac was in charge of the postal arrangements with the Tammu column, and Mr. F. P. Williams, assisted by an inspector, with the Kohima column. All correspondence for the Tammu column was sent from India to Rangoon and thence by boats to Kindat. From Kindat to Tammu the mails were conveyed by runners, and a runners' line was opened from Tammu to Manipur. These arrangements worked for a very short time on account of the rapid advance of troops and their immediate return.

*The Miranzai Expedition.*

The object of the expedition, which was under the command of Brigadier-General Sir William Lockhart, K.C.B., was to overawe the recalcitrant Samil clans of the Urakzai tribe in the



Miranzai Valley. The force was ordered to the front in January, 1891, and advanced in three columns, the first column having its base at Shahu Khel, the second at Tog and the third at Hangu. Mr. A. Bean, Superintendent of post offices, Peshawar Division, was placed in charge of field postal arrangements connected with the force in addition to his own duties.

*The Wuntho Expedition.*

On the 15th February, 1891, the station of Kawlin was suddenly attacked by a party of rebels from the Wuntho State, in Upper Burma, and a few police who formed the garrison of the place had to evacuate it. The post office had to be abandoned and the sub-postmaster had to come away along with the other officials. A combined force of police and military, consisting of about 2500 men, was at once organized and advanced on Wuntho from Shwebo, Katha and Tigyain to put down the rebellion and bring the country under permanent occupation. The troops employed were not designated a Field Force, and the postal arrangements were therefore carried out on ordinary scale and not according to the rules of the Field Service Manual.

*The Isazai Field Force.*

In September, 1892, the Government of India decided to send out an expedition under Major-General Sir William Lockhart to punish certain villages of the trans-Indus Isazai clans who had harboured Hashim Ali Khan of Seri in contravention of their agreement entered into at Seri in May, 1891. A force of about 4000 men of all arms concentrated at Derband and was styled the "Isazai Field Force." On the 17th September, 1892, Mr. C. J. Dease, Superintendent of post offices, was deputed to make the special arrangements for the force with the assistance of an inspector.

*Kurram Field Force.*

In the beginning of October, 1892, the Government of India decided to depute a Political officer at the head of a force in the

**Lower Kurram Valley.** The object was to expel the Chitkai tribes from the valley and to effect a thorough settlement of the country. The force which accompanied the Political officer, Mr. W. R. H. Merk, C.S.I., consisted of about 2500 men, including followers. Mr. P. Sheridan, Postmaster-General, Punjab, arranged for field post offices, and the Superintendent of post offices, Peshawar Division, was placed in charge. By the end of October the presence of troops in Kurram was no longer necessary, and the field offices were closed with the exception of the head-quarters office, which was retained for the use of the garrison.

*The Wano Expedition.*

In August, 1892, owing to disturbances in Afghanistan, a detachment of troops had to be sent beyond the frontier to take up position at Kajuri Kuch in the Wano country, thirty miles beyond the Gomal Pass. As there was no post office at the place, arrangements were made by the Superintendent of post offices, Derajat Division, to send and receive mails via Gomal post office. In September, however, owing to the despatch of further troops, the Post Office was called upon to make arrangements. By the end of April, 1893, the strength of the Kajuri and Jandola forces was considerably reduced, and the postal establishments were gradually abolished.

*The Abor Expedition, 1894.*

The only postal arrangements made in connection with this expedition, which lasted for a very short time, were the opening of a runners' line from Sadiya to Bomjur and the strengthening of the delivery staff of Sadiya post office by an additional postman.

*The Waziristan Field Force.*

In August, 1894, the Government of India sanctioned the despatch of troops to accompany the British Commissioner in connection with the Afghan boundary demarkation. Pundit Shiv Pal, the Superintendent of post offices, Derajat Division, was placed in charge assisted by two inspectors, till he was relieved by

Mr. W. T. van Someren, who was placed on special duty in this connection. The post office at Tank was temporarily converted into a Base head office, and three field post offices were opened to move with the force.

On the 3rd November the Mushud Waziri made a determined night attack on the British camp at Wano, and, although the attack was repulsed, it resulted in 120 casualties. In the beginning of December, 1894, the Government of India having sanctioned active operations in Waziristan, Lieutenant-General Sir William Lockhart, who was now placed in command, asked for an additional Superintendent, and Mr. A. Franks Ryan was placed on special duty with the force.

### *The Chitral Relief Force.*

In the middle of March, 1895, a scheme was prepared for field operations in Chitral, the object of which was to compel Umra Khan of Jandol to withdraw from the Chitral country, and the Director-General was requested to make postal arrangements for the force, which consisted of about 20,000 troops of all arms and about 30,000 camp followers. This was the largest force mobilized in India since the Afghan War of 1879, and the postal arrangements had therefore to be made on a proportionately large scale. The expedition was titled "The Chitral Relief Force" and was commanded by Major-General Sir Robert Low, K.C.B.

On the 18th March, 1895, Mr. P. Sheridan, Postmaster-General, Punjab, was requested by the Director-General to arrange field post offices, and by the end of the month the postal staff, who were collected at Nowshera, were in readiness to start. Mr. A. Franks Ryan was the senior Superintendent in charge. In the early stages of the campaign considerable difficulty was experienced by the supervising officers in organizing lines for the conveyance of mails. Mule transport being very limited, pack bullocks had to be used for the first few days, and when those were withdrawn a temporary runners' line had to be opened. Information, however, was shortly received that the country was open as far as Durgai,

a distance of forty-one miles from Nowshera, and arrangements were made with Messrs. Dhanjibhoy to open a tonga line.

On the 30th March the force moved out to Mardan and the head-quarters field post office went with it. On the 22nd April, 1895, information was received that Colonel Kelly had succeeded in reducing the Chitral fort from the Gilgit side, and a further hasty advance of troops was therefore no longer necessary. With the occupation of the Chitral territory by the 3rd Brigade the expedition practically came to an end. The Abbottabad Force was broken up on the 31st May, 1895.

#### *Suakim Expedition, 1896.*

In May, 1896, under orders from the Home Government, an Expeditionary Force, 3000 strong, was sent to Suakim under the command of Brigadier-General C. C. Egerton, C.B., D.S.O., and a field post office was ordered to accompany it. The chief of the postal staff was Mr. Bennett, who, however, did not hold the rank of Chief Superintendent as the Force was too small. It started on the 22nd May, 1896, and arrived on the 1st June at Suakim, where the Base office was opened. Subsequently a sub-office was opened at Tokar, and the exchange of mails between this office and the Base office was carried on by camel dak twice a week. There was fortnightly communication between India and Suakim by Egyptian steamers, and parcel and letter mails were conveyed by these and by P. & O. steamers. The field post office was closed on the 8th December, 1896.

#### *The Malakand Field Force.*

On the 31st July, 1897, the Adjutant-General in India forwarded to the Director-General a scheme for operations in the Malakand country, and Mr. P. Sheridan, Postmaster-General, Punjab and N.W.F., was requested to make special postal arrangements for the force. Mr. H. C. Sheridan, Assistant Director-General of the Post Office, was placed in charge.

By the middle of August all the troops forming the 1st and 2nd Brigades went across the Malakand to the Swat Valley. In the meantime, fresh trouble having arisen round and about Peshawar, the Government of India issued orders for punitive operations against the Mohmands, who had invaded British territory and attacked the village and fort of Shabkadar, nineteen miles from Peshawar. Accordingly a strong force was concentrated about the place, and Mr. C. A. Stowell was deputed to Peshawar to make special postal arrangements for this force. "The Mohmand Field Force," under Major-General Ellis, left Shabkadar on the 15th September and returned to Peshawar on the 8th October, 1897. During the expedition a small force was sent to Abazai to guard the works of the Swat Canal, and a field post office accompanied it.

On New Year's day of 1898 orders were issued for an advance to Buner, and the 2nd Brigade marched to Katlang, which was at once connected with Mardan by an ekka service, later extended to Sanghao. There were now two ekka services—one from Mardan to Rustam, a distance of nineteen miles, and the other from Mardan to Sanghao, a distance of twenty-one miles. On the 9th January the name of the force was changed to the "Buner Field Force." The postal arrangements for this force, which was not in existence for more than a fortnight, were in the hands of Mr. N. M. Cama, Superintendent of post offices.

The Malakand Field Force began to be demobilized on the 22nd January, 1898, but only a small portion of the troops returned to India. The rest went forward and became part of the Swat garrison. In this expedition arrangements were made for the first time for the sale of newspapers by field post offices, a service which was greatly appreciated. So efficient were the postal arrangements and the regularity of the tonga service that the mails to and from the front travelled with a punctuality which would compare favourably with any long-established line in India.

*The Tirah Expedition.*

On the 17th September, 1897, the Director-General was asked to make arrangements for a postal service for the Expeditionary Force to be sent against the Afridi and Orakzai tribes on the Kohat and Peshawar frontier. The Postmaster-General, Punjab and N.-W.F., Mr. P. Sheridan, was immediately communicated with, and Mr. van Someren was appointed Chief Postal Superintendent with the expedition.

The Base post office for the main force was at first situated at Kohat, and the Base office for the Peshawar column at Peshawar. When the troops marched through Tirah and took up their position for the winter in the Bara Valley, the Khyber Pass and the neighbourhood of Peshawar, Messrs. Dhanjibhoy established two tonga services connecting Peshawar with Bara and Jamrud, while beyond these places they arranged for the carriage of mails by a horse post. The mail service for the Peshawar column previous to this had been carried on by the Afridi horse contractors, and as the roads were improved the tonga services were extended up to Landi Kotal in the Khyber Pass and Gandao in the Bara Valley.

The postal arrangements lasted for a period of six months. On this occasion, too, the field post offices were specially authorized to sell newspapers to the troops and were allowed a commission on the sales.

*The Tochi Field Force.*

The postal arrangements in connection with the Tochi Field Force lasted for a period of about eight months, from July, 1897, to February, 1898.

The base of the operations was Bannu, which is 111 miles away from the railway at Khushalgarh, and, as soon as it was known that a force was to be mobilized at Bannu, arrangements were made for the introduction of an efficient tonga service from Khushalgarh to that place and for a proper railway connection

between Goira and Khushalgarh. Between Khushalgarh and Kohat a feeble tonga service was already in existence under the management of the District Board of Kohat, while for the local demands an ekka service had been established between Kohat and Bannu. Neither of these lines could be relied upon to meet the special requirements for mails and passengers caused by the expedition, and Mr. Dhanjibhoy, the mail contractor of the Rawalpindi-Srinagar line, established a complete and efficient tonga service over the entire distance.

The postal arrangements were carried out very satisfactorily. Mr. W. T. van Someren was in charge of the actual arrangements in the field from the beginning till September, 1897, when he was relieved by Mr. F. O'Byrne, who remained in charge during the remainder of the operations.

#### *The Tochi Valley Field Force.*

After the breaking up of the Tochi Field Force in December, 1897, it was decided to retain in the valley a brigade of troops on field service scale under the command of the General Officer Commanding, Tochi. The troops were quartered in six military posts, and camp post offices were opened to serve them. During the Tochi Expedition there was a tonga service between Edwardesabad and Bannu, but this having been discontinued a new arrangement had to be made for a tonga service with Messrs. Dhanjibhoy and Sons for the conveyance of mails between Khushalgarh and Kohat and an ekka service between Edwardesabad and Miranshah and Datta Khel.

#### *The Swat Valley Column.*

When the second division of the Tirah Force was demobilized it was decided to retain a strong column in the Swat Valley to take up positions in Dir territory for the protection of the line of communications and the route of the relieving and relieved Chitral Force. The arrangement necessitated the opening of three field post offices from the 1st May, 1898, and from the same date

the Swat Sorting Office at Nowshera was strengthened. It was also decided to retain the services of a Superintendent to accompany the column up to Dir territory and return with the relieved troops from Chitral.

The postal arrangements had to be maintained till the end of June, when the column having been considerably reduced, two field offices were abolished and only one was retained till the 15th July, 1898.

#### *The Mishmi Expedition.*

In November, 1899, the Director-General was requested to open a field branch post office at Bonjur and connect it by a runners' line (twenty-four miles long) with Sadiya, where there was a civil post office. This place was made the base of operations of the Mishmi Field Force. About 200 military police and 1000 regular troops operated in this expedition, which began in December, 1899, and ended in January, 1900. The Bonjur office was opened on the 1st December, 1899, and closed on the 9th February, 1900.

#### *The China Expeditionary Force.*

At the request of the Home Government, a force entitled "The China Expeditionary Force" was mobilized in India for service in China under the command of General Sir A. Gaselee. The first intimation of the despatch of the army was received on the 29th June, 1900. This, however, referred only to one brigade of troops of all arms; but on the 25th June intimation was received that a force of two brigades with divisional troops were under orders for China. The control of the field postal arrangements was in the hands of Mr. Stewart-Wilson, Postmaster-General, Punjab, under whose orders the postal staff was mobilized and equipped. At first it was decided to fit out twelve field post offices to accompany the force. Mr. W. T. van Someren was appointed Chief Superintendent, and Mr. A. Bean and Mr. A. B. Thompson were selected to work under him.

By the end of August, 1900, the force in China was strengthened by a cavalry brigade, one infantry brigade and three large coolie



corps, and the postal staff had to be supplemented. Thus by the end of the year there were in China :

- 1 Chief Superintendent.
- 4 Superintendents.
- 4 Inspectors.
- 1 Postmaster.
- 2 Deputy Postmasters.
- 20 Sub-Postmasters.
- 53 Clerks.
- 76 Followers.

On the 29th June, 1900, a notification was issued regarding the conditions under which postal articles could be exchanged with the China Expeditionary Force. The Indian Base office was at first opened at Linkung-tao (Wei Hai Wei), but was shortly transferred to Hongkong. Articles for the force were despatched by the steamers of the B.I.S.N. Company, the Messageries Maritimes and also by the Opium steamers to Hongkong. The Colonial post office at Hongkong had an arrangement with all merchant vessels binding them to carry mails as far as Shanghai, and owing to the courtesy of the Postmaster-General, Hongkong, this concession was made use of to carry the mails of the Field Force. North of Shanghai the mails were carried by transports and men-o'-war. Later on the Chinese Imperial Postal Authorities carried our mails from Shanghai to Taku and back free of charge until the latter port was closed by the winter ice. Another route had then to be chosen for the North China mails, and once more we had to resort to the kindness of the Imperial Chinese Post Office, who agreed to supply transport from Chifu to Chaingwantao twice a week on condition that half the cost of the coal used should be paid. Thus the mails were conveyed from Hongkong to Shanghai, from Shanghai to Chifu and from Chifu to Chaingwantao and thence to Tientsin. The chief postal land routes were (1) Taku to Peking and (2) Tientsin to Shanhaikwan.

Dollar currency was used in the field offices, the rate of a dollar being fixed at 1s. 11d., equivalent to Rs.1.7.0 $\frac{1}{2}$ . The first postal

detachment took with them a full supply of postage stamps, post-cards, etc., but it was found inadvisable to use them owing to the fact that it would be impossible to sell them at a price exactly equivalent to face value. At Hongkong the postal equivalent for 10 centimes, i.e. 1 anna, is 4 cents. It followed, therefore, that twenty-five 1-anna stamps could be bought for a dollar and that the purchaser would be able to make 2 annas for every dollar spent on stamps, and it was feared that advantage would be taken of this to buy up Indian stamps wholesale for remittance to India. The postage stamps were therefore overprinted with the letters "C.E.F.," i.e. "China Expeditionary Force," so that their use would be localized, and the surcharged stamps came into circulation about the middle of August, 1900. In order to confine the use of field offices to the members of the force, orders were issued that our postage stamps should not be sold except to soldiers and officers in uniform. The rates of postage fixed for all purposes were those in force in India, the postage to India being reckoned at Indian inland rates.

Difficulty had all along been felt in supplying postal facilities to the small bodies of troops stationed at or near railway stations where there were no post offices. Mr. van Someren removed this difficulty by introducing a combined Post and Railway Mail Service between Peking and Taku and Tientsin and Shanhaikwan, a scheme which was a new one in the history of the field postal service. Postal clerks had not only to sort letters in the trains, but also to receive and deliver letters and sell postage stamps at each railway station. By August, 1901, there was a reduction of the number of troops in China and fourteen field post offices were closed, the supervising staff being reduced to a Chief Superintendent and an inspecting postmaster in North China and a Superintendent and an inspecting postmaster at Hongkong. Mr. van Someren left China on the 5th August, 1901, leaving Mr. Thompson in charge.

This was the first occasion that a large postal establishment had to be sent out with a military expedition overseas to a foreign

country. The force consisted of over 37,000 men stationed at various places from Shanghai to Taku and Taku to Peking. The harmonious relations with the Chinese Imperial Postal Administration and the material assistance which it rendered on every possible occasion greatly helped to the success of the Indian Field Post Office administration in China.

#### *The Somaliland Field Force.*

The postal arrangements made to serve the Somaliland Field Force extended over a period of nearly two years from January, 1903, to November, 1904. Mr. Wynch, who was appointed Chief Superintendent, remained till June, 1904, when he was invalided and relieved by Mr. A. J. Hughes, who held charge until the end of the operations. The strength of the force was 3000, and at first one base office and one field post office, with one postmaster, five clerks and four packers, were provided. Mails were exchanged between India and Somaliland by Government transports. The field post offices were closed on the 25th November, 1904.

#### *The Tibet Mission.*

In 1903 the Government of India decided to send a small force to escort the Tibet Frontier Commission. At first a number of temporary post offices and lines were opened under the control of the Superintendent of post offices, Jalpaiguri Division, to serve the Mission, but it was not until it was decided that the Mission should advance into the Chumbi Valley that field post offices and lines were required. The Mission was headed by Colonel Young-husband and the escort was commanded by General MacDowall, with Mr. H. Tulloch as Chief Superintendent.

The rapid development of field post offices necessitated the appointment of a second Superintendent, and Mr. A. Bean was deputed to field service. On the 6th January, 1904, Mr. Bean took over charge of the Base Division, but shortly after died of heart disease on the 3rd March, 1904. The entire arrangements

then devolved again on Mr. Tulloch until the 1st April, 1904, when Mr. C. J. Dease took over charge of the Base Division.

The Mission advanced on Gyantse on the 4th April. From Tuna to Gyantse the mail arrangements were in the hands of the military authorities, and only one postal clerk, whose duty it was to distribute letters, was sent up with the escort. The Mission reached Gyantse on the 14th May, and a field post office had to be opened there and at several other places on the lines of communications. The force remained at Lhasa from the 3rd August to the 23rd September and returned to Gyantse on the 6th October, 1904. There was by this time at Gyantse an accumulation of over 1100 parcels addressed to the members of the Lhasa column, but Mr. Angelo, who was then placed in charge of the advance division, disposed of them in three days before the troops left on their return march. The demobilization of the force began by the end of October, and the postal officials were ordered to leave Chumbi on the 26th and to close the field post offices between Chumbi and Gangtok on their way down. Mr. Tulloch relinquished charge of the F.P.O.'s on the 28th November, 1904.

#### *The Bazar Valley Field Force.*

The postal arrangements made to serve the Bazar Valley Field Force extended over a period of twenty-five days, from the 13th February to the 8th March, 1908. On the night of the 12th February the Chief of the Staff informed the Postmaster, Peshawar, that the force would leave the station the next morning. A base office, four first-class field post offices and three second-class field post offices were sent to the front, and on receipt of the scheme for the organization and mobilization of the force on the 14th February this establishment was reduced considerably. The work of the field post offices on this occasion was limited almost entirely to the disposal of articles of the letter and packet mails.

*The Mohmand Field Force.*

The postal arrangements made to serve the Mohmand Field Force extended over a period of thirty-eight days, from the 28th April to the 4th June, 1908. The first intimation that an expedition would take place was received on the 23rd April, and the Postmaster-General, Punjab and N.-W.F., was at once directed to make all arrangements to serve the troops that were concentrating on the frontier. Mr. McMinn, who was Chief Superintendent of post offices with the Bazar Valley Field Force, was placed in charge.

*The Abor Expeditionary Force, 1911-12.*

The postal arrangements made to serve the Abor Expeditionary Force extended over a period of about one year, from May, 1911, to May, 1912. A temporary post office was first opened on the 15th May, 1911, at Saikwaghat, a terminus of the Dibru-Sadiyah Railway, to serve the troops making preparations there for the expedition. The office was under the control of the Superintendent of post offices, Upper Assam Division. It was not until September, 1911, when the force advanced towards Kobo, that the Department was called upon to organize a field postal service. The arrangements were placed under the control of the Postmaster-General, Eastern Bengal and Assam, and for the supervision of the work in the field Mr. A. J. Faichnie, Superintendent of post offices, Upper Assam Division, was, in addition to his own duties, appointed Superintendent of Field Post Offices, assisted by an inspector.

## APPENDIX J

### THE POST OFFICE INSURANCE FUND

**T**HE suggestion to establish a State Life Assurance was first made in 1872 by Sir Richard Temple, the Finance Member of Council. After a great deal of discussion it was dropped in 1873, but was revived again in 1881 by Mr. Hogg, the Director-General of the Post Office, when it was accepted by the Viceroy's Council and finally by the Secretary of State.

The principal features of the scheme which was actually introduced on the 1st February, 1884, were :

- (1) For the time the Fund was confined to the employés of the Post Office.
- (2) Provision was made for effecting life insurance in three ways, viz.—
  - (i) By a single payment.
  - (ii) By monthly payments until the person insured attained the age of 50 or 55.
  - (iii) By monthly payments during life.
- (3) Provision was also made for two classes of monthly allowances, viz. " Immediate " or " Deferred."
- (4) One life could be insured for any sum which was a multiple of Rs.50 up to the total of Rs.4,000, and the monthly allowance granted on any one life might consist of any sum which was a multiple of Rs.8 up to the limit of Rs.50.
- (5) Medical examination of proposers for insurance was made free.

- (6) Arrangements were made for the deduction of the monthly premia from the insured person's salary except the first premium or premium paid during leave without pay.
- (7) Policies and contracts issued under the scheme were exempt from stamp duty.

The scheme worked smoothly, and, taking into consideration that many employes of the Post Office are poorly paid officials, a fair measure of success was attained during the first few years except in the Monthly Allowance branch and in the system of Life Insurance by single payment. The following figures show the proportion of officials who availed themselves of insurance during the first three years :—

1884-85	.	1.05%	of the whole Post Office establishment.
1885-86	.	1.46%	„ „ „
1886-87	.	1.79%	„ „ „

In 1887 the rule under which one-half surrender value could be allowed on all policies and contracts when payment had been discontinued was modified so as to exclude from this privilege policies and contracts on which three years' premia or subscriptions had not been paid. In September, 1887, the Fund was opened to the Telegraph Department, and in 1895 to employes of the Indo-European Telegraphs and to women employed in all the departments.

With effect from the 1st February, 1898, the benefits of the scheme were extended generally to all permanent Government servants whose pay was audited in Civil or Public Works Account offices and all members of establishments of the Military Department, under audit of the Military Account offices, who were subject to Civil rules. From the same date a system of Endowment Assurances providing for payment at any age between 45 and 55 was introduced. With this general extension of the scheme it was decided that the medical examination of proposers for insurance should be more stringent and that medical officers, who

had until then been examining proposers for insurance free of any charge, should be allowed a fee of Rs.4 for each examination, as their insurance work would be substantially increased. In the same year (1898) the system of Life Insurance by a single payment which had proved to be a failure, was abolished.

In 1899, Temporary Engineers and Temporary Upper Subordinates of the Public Works Department were allowed by Government to be admissible to the benefits of the Fund, provided that the Chief Engineer declared that they were eligible for admission. In 1903 it was extended to permanent Government servants in foreign service in India, and in the same year Life Insurance policies were allowed to be converted into Endowment Assurance policies.

In 1904, the following relaxations of the rules were sanctioned with a view to meet the convenience of Government servants.

- (1) Insured persons who had retired from the service and whose pensions were paid in India were allowed the option of deducting their premia or subscriptions from their pension bills instead of being compelled to pay them in cash at a post office.
- (2) When there was any difficulty in the way of a proposal being signed by the proposer in the presence of his immediate superior, this duty might, with the permission of the Postmaster-General, be performed in the presence of the local postmaster or any other responsible officer who had to sign the certificate.
- (3) The table of subscriptions for "Immediate Monthly Allowance," which contained rates up to the age of sixty, was extended so as to provide for contracts with persons above that age.

In the same year the benefits of the Fund were extended to Temporary Lower Subordinates, clerks of the Public Works Department and to clerks of the Punjab University on the same



conditions as to Temporary Engineers and Temporary Upper Subordinates.

The year 1907 witnessed several important changes in the Post Office Insurance Fund made on the recommendation of the Government Actuary. These were :

- (1) That the sums eventually payable in respect of policies in existence on 31st March, 1907, in the Life Branch of the Fund were increased by 10 per cent and that the premia payable in respect of sums assured in that branch after that date would be correspondingly reduced. The rates of premia for Life Insurance were revised accordingly.
- (2) That a life policy, with monthly payments payable till death, was allowed to be converted into a life policy with monthly payments payable to a specified age or into a fully paid up policy payable at death.
- (3) That an endowment policy might be converted into a paid-up policy payable at some anterior date or at death, if earlier.
- (4) That insurants could reduce their monthly premia to any desired extent from any specified date.
- (5) That when a policy of either class was surrendered the policy holder should be given the full surrender value which on an actuarial calculation could be paid without loss to the Fund, instead of half that amount, as hitherto given.
- (6) That the surrender value of a lapsed policy was payable at any time after default, on application being made for the same.
- (7) That the period up to which payment of arrears of premium or subscription was allowed for the revival of a policy of less than three years' duration was extended from three to six months.

The tables of premia, introduced at the time the Fund was started, as already stated, were calculated on the mortality rates which had been deduced from the experience of the Uncovenanted

Service Family Pension Fund, Bengal—a Fund which was confined to Europeans resident in India—there being no more reliable mortality statistics available for the purpose at the time. In 1909 the India Office Actuary, in his review on the operations of the Fund for the year 1907-08, noticed that, in view of the rapid growth of the scheme, it was necessary to revise the tables according to more accurate mortality statistics. In his review on the work of the Fund for 1908-09 the Actuary asked for detailed particulars of all the policies issued by the Fund since its institution in the form of statements, in order to enable him to deduce therefrom the necessary mortality rates, and thus prepare fresh tables of premia. These statistics were submitted with the Director-General's Annual Report on the operations of the Fund for the year 1910-11.

In the meantime it was brought to notice in 1909 that, under the existing method of calculating surrender values of Life policies, the values in certain cases were found on calculation to be considerably in excess of the total amount of premia paid on the policies. Taking advantage of this, insurants began to surrender their policies in large numbers. The matter was referred to the Secretary of State. As a result, the Actuary at the India Office forwarded revised tables for the calculation of surrender values of Life policies, to be used until the general revision of the Mortality tables and of the tables of premia, which had been under contemplation, was effected. In 1909 an important concession was sanctioned regarding the payment of premia by insured persons while on leave or suspension or when retiring. It was laid down that an insured person should not be considered as in arrears of premium or subscription for any month so long as he has not drawn any pay, pension or suspension allowance.

In 1910, with a view to afford greater facilities to the lower grades of postal servants to insure their lives and to popularize the Fund, sanction was obtained to grant to these officials from the Post Office Guarantee Fund travelling expenses actually incurred by them in their journey for examination by the medical officer

for insurance, provided the proposer actually took out a policy and paid the premium for not less than twelve months. In 1912 Mr. Ackland, the Actuary at the India Office, made a thorough investigation into the past experience of the Fund from the statistics furnished to him. He drew up a report showing the results of the investigation and prepared fresh tables of mortality statistics, as well as new tables of premia for both Life Insurance and Endowment Assurance. He also prepared new formulæ for the calculation of paid-up policies, surrender values, etc., and recommended the following further concessions and changes :—

- (1) The grant to all policy holders on the 31st March, 1912 (the valuation date), of a bonus at the rate of 2 per cent per annum in the case of Whole Life Assurances, and at 1 per cent in the case of Endowment Assurances in respect of each month's premium paid since 31st March, 1907, up to 31st March, 1912.
- (2) The grant of an interim bonus at half of the above rates in respect of the premiums paid since 31st March, 1912, in the case of policies which became claims by death or survival between 1st April, 1912, and 31st March, 1917, provided that premiums have been paid for at least five years and up to date of death or survival.
- (3) "Age next birthday" should be taken as the age at entry for all classes of Assurances.
- (4) An integral number of years' premia should be charged on Endowment Assurance policies and Life policies with limited payments.
- (5) Transfers from the Whole Life to the Endowment Assurance class or vice versa should be allowed only after any number of complete years' premia have been paid.
- (6) When surrender values were granted in the Monthly Allowance class, medical examination at the policy holder's expense should be insisted on and payment should in no case exceed 95 per cent of the present value of the monthly allowance.

- (7) Policy holders should be allowed to commute future premia by payment either of a lump sum or of an increased monthly premium ceasing at age 50 or 55.
- (8) Transfers from the Endowment Assurance to the Whole Life class should be allowed only on the production of a fresh medical certificate obtained at the policy holder's expense.
- (9) The valuations of the Fund should be made at quinquennial intervals.

It was also decided that, as an Actuary had been appointed by the Government of India, all questions relating to the administration of the Fund, as well as future valuations of the Fund, might be dealt with by that officer instead of being submitted to the Secretary of State.

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