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1919

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Prefatory Note.

The following short note is added by way of preface to the tables on Banks in India. It takes the place of the former Introductory Memorandum and its object is merely to explain some of the more important statistics in the tables that follow. An account of the monetary position in India will be found in the Annual Report of the Controller of Currency.

2. The banks dealt with in these tables are classified into (1) the Presidency Banks, *i.e.*, the Bank of Bengal, the Bank of Bombay, and the Bank of Madras, (2) the Exchange Banks whose head offices are located outside India, and (3) the Indian Joint Stock Banks, registered under the Indian Companies Act, whose head offices are located in India.

3. **Presidency Banks** (tables 1, 8, 9 and 10).—An examination of the statements of accounts of the Presidency Banks reveals the fact that Government or public deposits in 1919 decreased, while private deposits increased. Cash balances and reserves were also more than in 1918. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank.

31st December	Capital	Reserve and Rest	Government Deposits	Other Deposits	PROPORTION PER CENT OF GOVERNMENT DEPOSITS (COLUMN 3) TO		Cash balances
					Total of columns 1 to 4	Column 4	
					5	6	
	1	2	3	4	5	6	7
	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	per cent	per cent	(₹1,000)
1913 (pre-war year)	3,75,00	3,73,07	5,82,66	36,48,50	11.8	16.1	15,37,75
1914	3,75,00	3,89,17	5,61,52	40,04,08	10.5	14.0	20,83,92
1915	3,75,00	3,72,50	4,88,67	38,61,19	9.6	12.7	14,65,24
1916	3,75,00	3,60,99	5,20,58	44,70,87	9.1	11.6	17,27,25
1917	3,75,00	3,67,52	7,71,28	67,71,74	9.3	11.4	33,77,31
1918	3,75,00	3,44,58	8,64,28	50,97,75	12.8	16.9	17,07,62
1919	3,75,00	3,57,81	7,72,24	68,21,37	9.3	11.3	23,62,93

4. **Exchange Banks** (tables 2, 6, and 12).—The aggregate paid-up capital and reserves of the eleven Exchange Banks doing business in 1919 amounted to £53 millions, while the deposits in India alone of those banks and their cash balances in India were £74 millions and £30 millions, respectively. The position in 1919, as compared with the war years and the pre-war year 1913, was as follows:—

	Number of Banks.	Capital, reserve and rest	Deposits in India (₹)	Cash balances in India (₹)
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	31,035	5,882
1914	11(a)	36,972	30,148	8,394
1915	11	36,793	33,546	7,601
1916	10(b)	37,931	38,039	10,140
1917	9(c)	32,682	53,375	33,744
1918	10(d)	39,449	61,856	15,175
1919	11(e)	53,070	74,359	29,983

- (a) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war.
 (b) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla (which is an Indian Joint Stock Bank and included in Table 3).
 (c) Excluding the Russo-Asiatic Bank, information not being available.
 (d) Including the Bank of Taiwan which opened a branch in India.
 (e) Including the Sumitomo Bank which has a branch in India.
 (f) Deposits and cash balances in India converted into sterling at the rate of R10=£1.

In table 6 the returns of Exchange Banks have been classified into two groups, namely, (1) banks doing a considerable portion of their business in India, and (2) banks which are agencies of large banking corporations doing business all over Asia. It will be seen that the deposits in India of the first group were in 1919 nearly five times those of the second group.

5. Indian Joint Stock Banks (tables 3, 7, and 13).—There are 95 Indian Joint Stock Banks with 230 branches and agencies chiefly scattered throughout the North-West of India, especially in the Punjab and the United Provinces. The tables in this volume deal with only those banks (47 with 224 branches) which have a minimum paid-up capital and reserve of one lakh of rupees. These banks are sub-divided into two classes, namely, (1) those with a paid-up capital and reserve of R5 lakhs and over, and (2) the more or less pigmy banks with a paid-up capital and reserve between one lakh and less than R5 lakhs. The aggregate paid-up capital and reserves of these 47 banks in 1919 amounted to R8,38 lakhs, the deposits to R61,27 lakhs, and cash balances to R12,71 lakhs, as stated below :—

	CLASS I.				CLASS II.			
	Number of banks	Capital and reserves	Deposits	Cash balances	Number of banks	Capital and reserves	Deposits	Cash balances
1913 (pre-war year)	18	R (lakhs) 3,64	R (lakhs) 22,59	R (lakhs) 4,00	23	R (lakhs) 50	R (lakhs) 1,51	R (lakhs) 25
1914	17	3,93	17,11	3,53	25	55	1,26	28
1915	20	4,38	17,87	3,99	25	55	91	20
1916	20	4,61	24,71	6,03	28	63	1,01	17
1917	18	4,67	31,17	7,65	25	54	99	20
1918	19	6,02	40,59	9,49	28	63	1,55	37
1919	18	7,63	58,99	12,17	29	75	2,28	54

6. Total Deposits (table 4).—The extent to which bank deposits have increased in the last decade is shown in Table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from R87 crores in 1910 to R212 crores in 1919, or by 144 per cent, the increase in the Presidency Banks being in a greater proportion than that in the other classes. The respective shares in the total deposits in 1919 were: Presidency Banks 36 per cent, the Exchange Banks 35 per cent, and the Indian Joint Stock Banks 29 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

7. Proportion of Cash to Deposits (table 5).—Cash balances at the end of 1919 were 31 per cent of the liabilities on deposits in the case of the Presidency Banks, 35 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 67 per cent in the case of those banks doing business all over Asia. The percentage for Indian Joint Stock Banks was 21 in the case of Banks having capital and reserve of R5,00,000 and over, and 24 in the case of the smaller banks.

8. Bank Rates (table 11).—These are the rates charged for demand loans, i.e., the rates charged day by day by the Presidency Banks for loans advanced on such security as Government paper. The annual averages of these rates for the year 1919 were :—5.62 for the Bank of Bengal, 5.64 for the Bank of Bombay, and 6.65 for the Bank of Madras, as compared with 5.33, 5.16, and 5.91, respectively, ten years ago.

9. Bank failures (table 14).—A complete list of the Bank failures which have taken place since 1913 is given in Table 14. With a few exceptions the failures were confined to pigmy banks having a small paid-up capital. From 42 in 1914 the number of failures in 1919 fell to 4, one each in Bombay and in the Punjab, and two in Bengal.

10. Clearing House Returns (table 15).—Clearing House returns bring out the remarkable activity in banking during the year. There was in 1919 a rise in the clearings in all the five chief ports except Karachi, and these clearings were a new high record.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	Last year (1918)	Year under review (1919)
	R(lakhs)	R(lakhs)	R(lakhs)
Calcutta	3,33,02	7,44,17	9,02,49
Bombay	2,19,30	5,33,62	7,58,32
Madras	23,56	24,56	30,13
Karachi	12,49	24,29	22,19
Rangoon	61,98	69,27	88,37
Total	6,50,35	18,95,91	18,01,50

There was thus an increase in the total of 29 per cent as against the previous year, and of 177 per cent as against the pre-war year. The returns of the last thirteen years are set out in Table 15.

11. Appendices.—Three Appendices have been inserted to show :—

- (1) Banks and their branches and agencies in the principal towns of India.
- (2) London Offices, Agents or correspondents of banks and banking firms doing business in India.
- (3) Deposits of the principal Banks of the world.

G. FINDLAY SHIRRAS,

Director of Statistics.

CALCUTTA ;

November 16, 1920.

10. Clearing House Returns (Table 17).—Clearing House returns during the month of January 1910 were 100 per cent in excess of the corresponding month of the previous year. There was a similar increase in the returns in all the five chief banks except the State Bank of India, which was 100 per cent in excess of the corresponding month of the previous year. These returns were a new high record.

Table 17. Clearing House Returns.

Year ending	1910	1909	1908
State Bank of India	100	100	100
Bank of India	100	100	100
Bank of Bengal	100	100	100
Bank of Commerce	100	100	100
Bank of Calcutta	100	100	100
Total	100	100	100

There was thus an increase in the total of 20 per cent as against the previous year, and of 17 per cent as against the pre-war year. The returns of the last fifteen years are set out in Table 18.

11. Appendix.—Three Appendices have been inserted to show:—

- (1) Banks and their branches and agencies in the principal towns of India.
- (2) London Office Agents or correspondents of banks and banking firms doing business in India.
- (3) Deposits of the principal banks of the world.

G. VINAYACHANDRAN,
Director of Statistics.

Calcutta,
December 15, 1909.

BANKING STATISTICS

I

Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE THREE PRESIDENCY BANKS ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	TOTAL	DEPOSITS			CASH BALANCES
				Public	Private	TOTAL	
				R(1,000)	R(1,000)	R(1,000)	
1870	3,36,25	25,57	3,61,82	5,43,05	6,39,61	11,82,66	9,96,87
1880	3,50,00	55,27	4,05,27	2,91,15	8,49,28	11,40,43	7,41,45
1890	3,50,00	97,54	4,47,54	3,59,25	14,76,35	18,35,60	12,96,75
1900	3,60,00	1,99,61	5,59,61	2,80,53	12,85,27	15,68,80	5,04,49
1905	3,60,00	2,63,37	6,23,37	3,11,91	22,26,37	25,38,28	8,23,01
1906	3,60,00	2,79,89	6,39,89	3,07,85	27,45,08	30,52,93	10,95,07
1907	3,60,00	2,94,93	6,54,83	3,35,78	28,11,26	31,47,04	9,47,51
1908	3,60,00	3,09,22	6,69,22	3,25,79	28,61,53	31,87,32	10,38,72
1909	3,60,00	3,18,22	6,78,22	3,19,76	32,65,03	35,84,79	11,65,56
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,28	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	50,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93

No. 2.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS ON 31st DECEMBER EACH YEAR

	Number of Banks	CAPITAL AND RESERVE			DEPOSITS		CASH BALANCES	
		Paid-up Capital	Reserve and Rest	TOTAL	Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	£(1,000)	R(1,000)	£(1,000)	R(1,000)
1870	3	2,004	180	2,184	2,688	52,31	2,611	61,13
1880	4	2,532	541	3,073	7,305	3,39,88	2,046	1,80,09
1890	5	6,384	1,699	8,083	30,734	7,53,60	5,810	3,50,43
1900	8	11,803	3,971	15,774	54,263	10,50,35	11,945	2,39,58
1905	10	15,204	7,219	22,423	94,536	17,04,45	21,504	3,78,13
1906	10	15,866	8,421	24,287	104,457	18,08,73	18,436	5,10,59
1907	10	16,671	9,320	25,991	94,778	19,17,01	14,860	5,60,20
1908	10	16,692	9,149	25,841	103,289	19,51,52	16,665	3,78,63
1909	10	18,952	11,211	30,163	116,024	20,27,42	18,121	4,15,86
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(a)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(b)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(c)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918	10(d)	22,269	17,180	39,449	305,937	61,85,60	57,981	15,17,55
1919	11(e)	31,931	21,139	53,070	433,001	74,35,90	63,571	29,98,32

(a) Excluding the Deutsch-Asiatische Bank which went into liquidation after the outbreak of war

(b) Excluding the Delhi and London Bank which was amalgamated with the Alliance Bank of Simla, Ltd. (an Indian Joint-Stock Bank included in table 3)

(c) Excluding the Russo-Asiatic Bank, information not being available

(d) Including the Bank of Taiwan which opened a branch in India

(e) Including Sumitomo Bank which has a branch in India.

No. 3.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF PRINCIPAL INDIAN JOINT-STOCK BANKS ON 31st DECEMBER EACH YEAR

A—Banks with capital and reserve of R5 lakhs and over

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	TOTAL	Deposits	CASH BALANCES
		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,63
1890	5	33,50	17,59	51,09	2,70,78	55,79
1900	9	82,12	45,60	1,27,72	8,07,52	1,19,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,50
1906	10	1,33,94	56,36	1,90,30	11,55,49	1,49,51
1907	20	2,29,61	63,27	2,92,88	14,00,29	1,94,39
1908	14	2,39,72	69,11	3,08,83	16,26,09	2,45,10
1909	15	2,66,07	87,97	3,54,04*	20,49,10	2,79,14
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,80,25
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,62,05
1912	18	2,91,64	1,34,58	4,26,22	27,25,98	4,00,11
1913	18	2,31,33	1,32,94	3,64,27	22,59,19	4,00,17
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,18
1915	20	2,81,39	1,56,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18*	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18†	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63

B—Banks with capital and reserve between R1 lakh and less than R5 lakhs

1913	23	39,14	11,35	50,49	1,51,15	34,95
1914	25	42,22	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,01
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25†	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29(a)	53,94	21,10	75,04	2,28,49	53,70

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE PRESIDENCY, EXCHANGE AND INDIAN JOINT STOCK BANKS IN EACH YEAR FROM 1910 TO 1919.

Year	PRESIDENCY BANKS		EXCHANGE BANKS		JOINT STOCK BANKS		TOTAL OF ALL BANKS	
	Capital and Reserve	Deposits	Capital and Reserve	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1910	6,91,03	36,58,01	34,34,40	24,79,17	3,76,21	25,65,55	45,01,64	87,03,03
1911	7,00,39	38,58,29	35,60,10	28,16,96	4,12,14	25,29,11	46,72,63	92,04,30
1912	7,38,61	40,11,48	37,63,70	29,53,62	4,26,22	27,25,98	49,28,53	96,91,06
1913	7,48,07	42,37,16	37,82,50	31,03,54	4,14,76	24,10,34	49,45,63	97,51,04
1914	7,64,17	45,65,60	36,97,20	30,14,76	4,48,52	18,37,12	49,09,59	94,17,45
1915	7,47,50	43,49,86	36,79,30	33,54,56	4,93,15	18,78,64	49,19,96	95,83,04
1916	7,35,99	49,91,45	37,93,10	38,03,88	5,24,29	25,72,28	50,53,88	1,13,67,61
1917	7,42,52	75,43,02	32,68,20	53,37,53	5,21,09	32,16,21	45,31,51	1,60,96,76
1918	7,19,58	59,62,03	32,44,90	61,26,33	6,65,12	42,14,83	53,29,60	1,63,03,15
1919	7,32,81	75,93,61	53,07,00	74,35,90	8,38,38	61,27,96	68,78,19	2,11,57,47

*The Bank of Rangoon was amalgamated with the Alliance Bank of Simla; the Bank of Upper India and the Standard Bank went into liquidation during the year

†The Gorakhpur Bank was liquidated during the year. The Vellore Commercial Bank was transferred to class A. The Warior Commercial Bank and the Bangalore Mercantile Bank have been excluded as their capital and reserve have fallen below one lakh.

‡Excludes Trust of India which in 1918 conducted some banking business acquired from the Bank of Upper India. (a) Includes the Chota Nagpur Banking Association. Return for the Bharat National Bank not having been received the figures for the preceding year for this Bank have been repeated.

No. 5.—PROPORTION PER CENT OF CASH TO LIABILITIES ON DEPOSITS OF THE SEVERAL CLASSES OF BANKS ON 31st DECEMBER EACH YEAR

	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Presidency Banks	31	35	29	36	46	34	35	45	29	31
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India	16	16	20	19	28	19	25	40	20	35
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	21	16	24	17	26	41	35	160	44	67
III. Indian Joint-stock Banks—										
(a) Banks having capital and reserve of Rs. 5,00,000 and over	11	14	15	18	21	22	24	25	23	21
(b) Banks having capital and reserve between Rs. 1,00,000 and less than Rs. 5,00,000 . . . . .	...	...	...	16	22	22	17	21	24	24

No. 6.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE EXCHANGE BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE EXTENT OF BUSINESS IN INDIA, ON 31st DECEMBER 1919

	No. of Banks	Paid-up Capital	Reserve and Rest	DEPOSITS		CASH BALANCES	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	R(1,000)	£(1,000)	R(1,000)
(1) Banks doing a considerable portion of their business in India	5	5,665	6,724	81,690	61,07,18	18,988	21,03,76
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	6	26,266	14,415	351,311	13,28,73	44,583	8,94,56
TOTAL	11	31,931	21,139	433,001	74,35,91	63,571	29,98,32

No. 7.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE INDIAN JOINT STOCK BANKS, CLASSIFIED IN GROUPS ACCORDING TO THE AMOUNT OF CAPITAL, ON 31st DECEMBER 1919

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
Banks with capital and reserve amounting to R20,00,000 and above	7	4,55,99	1,91,10	55,00,84	11,38,48
Banks with capital and reserve between R20,00,000 and R10,00,000	6	58,95	25,62	3,28,00	64,09
Banks with capital and reserve between R10,00,000 and R5,00,000	5	24,13	7,55	70,63	14,06
Total of Banks R5,00,000 and above	18	5,39,07	2,24,27	58,99,47	12,16,63
Banks with capital and reserve between R1,00,000 and less than R5,00,000	29	53,94	21,10	2,28,49	53,70
TOTAL	47	5,93,01	2,45,37	61,27,96	12,70,33

* The percentages for the Exchange Banks have been calculated on their deposits and cash balances in India only

NOTE.—The term 'authorised capital' means, of course, the total value of the shares which the company is authorised to issue by its Memorandum; the term 'subscribed capital' means the total value of the shares actually issued; and the 'paid-up capital' means the amount actually paid up or credited as paid up on the shares issued

General Tables

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS				Cash Balance	Investments	Dividend for the year.	
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current				Total
R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	Per cent		
1880	2,00	25	2,25	2,02			5,02	4,84	1,53	8½	
1885	2,00	43	2,43	1,48			3,83	3,12	1,16	9½	
1890	2,00	48	2,48	2,26			6,66	6,39	2,06	9½	
1895	2,00	71	2,71	1,84			6,77	4,22	1,32	10	
1900	2,00	1,06	3,06	1,55			5,82	2,44	1,36	11	
1905	2,00	1,43	3,43	1,67			12,04	3,97	1,81	12	
1906	2,00	1,56	3,53	1,60			15,05	5,28	1,49	12	
1907	2,00	1,60	3,60	1,87	(a)	(a)	15,73	4,60	2,79	12	
1908	2,00	1,65	3,65	1,78			15,81	5,07	3,49	13	
1909	2,00	1,68	3,68	1,49			17,28	6,08	4,11	14	
1910	2,00	1,75	3,75	1,98			16,09	5,14	3,68	14	
1911	2,00	1,80	3,80	2,71			16,77	7,29	3,21	14	
1912	2,00	1,85	3,85	2,34			17,11	6,65	3,10	14	
1913	2,00	1,91	3,91	3,01			18,25	8,41	3,10	14	
1914	2,00	2,00	4,00	2,87			21,61	11,70	6,21	16	
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17

(a) Details not available

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR

	Paid up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	Per cent
1880	1,00	22	39	2,65	1,60	79	7½
1885	1,00	25	53	2,76	2,18	33	7½
1890	1,00	33	83	6,19	5,73	78	10
1895	1,00	51	76	3,58	2,28	1,05	11
1900	1,00	70	88	4,33	1,29	89	11
1905	1,00	87	93	6,76	2,59	1,58	12
1906	1,00	92	1,01	8,32	3,54	1,77	12
1907	1,00	96	1,12	8,21	3,24	1,64	13
1908	1,00	1,01	95	8,33	3,77	1,49	13
1909	1,00	1,03	1,21	10,35	4,15	1,63	13
1910	1,00	1,05	1,52	10,58	4,36	1,49	14
1911	1,00	1,06	1,08	11,17	4,63	2,08	14
1912	1,00	1,06	1,17	11,29	3,15	2,10	14
1913	1,00	1,06	2,01	10,18	4,78	2,29	14
1914	1,00	1,10	1,83	10,82	6,47	2,01	14½
1915	1,00	1,00	1,36	10,79	4,24	2,77	15
1916	1,00	90	1,42	13,47	6,68	3,13	15
1917	1,00	92	2,35	28,18	13,99	7,45	17½
1918	1,00	1,01	1,77	17,50	5,42	3,54	18½
1919	1,00	1,10	2,63	27,57	9,28	3,16	19½

(a) Details of deposits not available

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS				Cash Balance	Investments	Dividend for the year	
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current				Total
R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	Per cent		
1880	50	7	57	49			80	98	...	...
1885	50	9	59	28			1.09	65	19	7	
1890	50	16	66	49			1.90	83	45	10 ¹ / ₂	
1895	50	18	68	72			2.76	1.19	45	10	
19 0	60	24	84	37			2.73	1.31	67	8	
1905	60	33	93	51			3.46	1.67	71	10	
1906	60	34	94	46			4.07	2.12	81	10	
19 7	60	39	99	35	(a)	(a)	4.16	1.62	84	10	
1908	60	43	1.03	52			4.47	1.54	84	11	
1909	60	47	1.07	49			5.10	1.42	79	12	
1910	60	51	1.11	72			5.67	1.84	85	12	
1911	60	54	1.14	59			6.25	1.66	1.04	12	
1912	75	72	1.47	75			7.43	1.96	1.13	12	
1913	75	76	1.51	87			8.06	2.19	1.18	12	
1914	75	79	1.54	91			7.62	2.67	1.34	12	
1915	75	68	1.43	87	3.38	20	4.45	8.03	2.56	1.84	12
1916	75	58	1.33	1.04	3.99	24	5.37	9.60	2.87	1.63	12
1917	75	54	1.29	88	3.77	22	6.21	10.20	4.96	95	12
1918	75	55	1.30	1.02	4.14	21	5.19	9.54	2.71	1.40	12
1919	75	48	1.23	1.04	4.81	24	7.11	12.16	4.37	1.75	12

(a) Details not available

No. 11.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1919

	BANK OF BENGAL			BANK OF BOMBAY			BANK OF MADRAS		
	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average	Half year ending 30th June	Half year ending 31st Dec.	Annual average
	1870	5.47	6.00	5.73	5.53	4.97	5.25	4.50	4.50	4.50
1871	4.94	4.50	4.72			5.09	4.91	5.00	4.95
1872	6.36	3.56	4.96	(a)	(a)	5.10	5.94	6.00	5.97
1873	4.15	3.71	3.93			4.63	6.00	6.19	6.09
1874	8.74	3.70	6.22	8.85	4.30	6.57	7.89	7.00	7.44
1875	6.48	4.84	5.66	6.55	7.92	7.23	7.00	7.00	7.00
1876	7.42	6.11	6.76	8.35	5.62	6.98	6.75	6.00	6.37
1877	9.49	7.30	8.40	9.03	7.31	8.17	6.00	6.10	6.05
1878	6.53	4.03	5.28	7.18	5.00	6.09	7.00	7.00	7.00
1879	7.27	5.42	6.34	8.05	5.29	6.67	7.00	7.00	7.00
1880	5.39	3.91	4.65	5.72	4.30	5.01	6.47	4.27	5.37
1881	4.86	5.72	5.29	5.40	5.98	5.69	4.67	6.30	5.48
1882	8.18	5.02	6.60	8.08	4.13	6.10	8.29	4.13	6.21
1883	6.99	6.56	6.78	7.00	6.20	6.66	6.97	7.02	6.99
1884	8.81	3.95	6.38	9.03	4.17	6.60	8.42	4.13	6.27
1885	6.76	4.00	5.38	5.90	4.00	4.95	5.71	3.23	4.47
1886	5.92	6.15	6.04	6.35	6.50	6.42	5.48	5.64	5.56
1887	7.48	3.80	5.64	7.78	3.73	5.75	7.92	3.90	5.91
1888	5.74	5.18	5.46	5.90	5.51	5.70	5.78	5.44	5.61
1889	9.31	4.67	6.99	9.46	4.00	6.73	9.62	4.14	6.88
1890	3.26	3.32	5.79	9.21	3.28	6.24	8.14	3.32	5.73
1891	3.50	2.62	3.06	3.88	2.23	3.05	3.60	2.25	2.92
1892	3.88	3.11	3.50	3.97	3.04	3.50	4.03	3.07	3.50
1893	5.68	4.08	4.88	5.97	3.34	4.90	6.19	4.36	5.27
1894	7.42	3.36	5.39	7.55	3.46	5.50	6.72	3.31	5.01
1895	5.07	3.59	4.33	4.30	3.60	3.95	5.03	3.50	4.26
1896	5.77	5.61	5.69	5.85	5.10	5.47	6.00	5.28	5.64
1897	9.88	5.97	7.92	10.11	5.64	7.87	9.97	6.00	7.98
1898	11.02	5.11	8.06	12.03	4.55	8.29	11.09	4.51	7.80
1899	6.34	5.49	5.91	6.34	5.42	5.88	6.27	5.83	6.05
1900	6.41	4.27	5.34	6.90	3.79	5.34	7.24	4.50	5.87
1901	6.89	4.07	5.48	7.07	3.33	5.45	7.57	4.09	5.83
1902	6.17	3.55	4.86	6.25	3.43	4.84	7.00	4.02	5.51
1903	6.27	3.49	4.88	6.70	3.48	5.09	7.13	4.27	5.70
1904	5.56	4.19	4.87	5.15	3.82	4.48	6.42	4.07	5.24
1905	5.56	4.63	5.09	5.77	4.42	5.09	6.04	4.19	5.11
1906	6.95	5.88	6.42	7.24	5.28	6.26	7.15	5.04	6.09
1907	7.63	4.58	6.10	7.81	4.11	5.96	8.24	4.54	6.39
1908	7.42	4.24	5.83	7.84	4.02	5.93	8.38	4.38	6.38
1909	6.58	3.91	5.24	6.47	3.82	5.14	7.55	4.41	5.98
1910	6.14	4.51	5.33	6.19	4.14	5.16	7.17	4.65	5.91
1911	6.66	4.36	5.51	6.55	3.52	5.03	7.59	4.35	5.97
1912	6.24	4.59	5.42	6.01	4.10	5.05	7.51	4.59	6.05
1913	6.57	5.33	5.95	7.23	4.62	5.92	7.76	5.54	6.65
1914	5.94	4.96	5.15	5.52	5.28	5.40	6.63	5.13	5.89
1915	5.84	5.54	5.69	5.84	5.31	5.57	5.87	5.54	5.70
1916	7.25	6.32	6.78	7.18	5.65	6.41	7.71	6.48	7.09
1917	6.69	5.36	6.03	6.70	5.42	6.06	8.00	6.64	7.32
1918	5.77	5.30	5.54	5.79	5.29	5.54	6.92	6.47	6.69
1919	6.24	5.00	5.62	6.23	5.00	5.64	7.31	6.00	6.65

No. 12.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands of rupees]

Name of Bank	Date and year	LIABILITIES						Total liabilities or assets	ASSETS				
		Capital and Reserves	Notes in circulation	Acceptances, loans, bills payable	Miscellaneous credits	Deposits and current accounts	Profits		Cash in hand, at Bankers and bullion	Investments, Govt. and other securities	Bills of exchange, bills receivable	Bills discounted, loans, advances	
		£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia and China	Dec. 31, 1915	3,000	978	3,719	...	21,549	399	29,645	5,875	4,323	9,499	8,443	
	Dec. 31, 1916	3,000	1,019	6,240	...	22,704	427	33,390	5,920	4,048	12,069	9,601	
	Dec. 31, 1917	3,100	926	2,372	1,210	28,042	476	36,126	8,739	4,340	10,784	10,364	
	Dec. 31, 1918	3,200	1,568	6,731	1,836	33,777	492	47,604	6,748	4,261	22,245	12,787	
	Dec. 31, 1919	4,900	1,806	10,791	2,781	47,932	532	68,742	14,608	6,436	26,536	17,775	
Delhi and London Bank, Limited.	June 30, 1915	361	...	94	135	1,333	12	1,935	237	363	...	1,261	
	June 30, 1916	356	...	88	...	1,408	14	1,866	198	331	...	1,264	
Mercantile Bank of India, Limited.	Dec. 31, 1915	1,112	107	855	...	6,884	65	9,023	1,694	1,099	2,812	2,935	
	Dec. 31, 1916	1,162	104	1,369	...	8,558	7	11,265	2,028	953	3,462	3,913	
	Dec. 31, 1917	1,213	127	1,552	...	9,813	103	12,807	2,271	1,181	4,327	3,913	
	Dec. 31, 1918	1,263	130	1,408	...	12,370	131	15,302	2,509	1,373	6,002	4,368	
	Dec. 31, 1919	1,500	137	4,943	...	15,706	164	22,450	4,243	1,633	7,406	6,526	
National Bank of India, Limited.	Dec. 31, 1915	2,175	...	1,548	...	16,448	304	20,475	3,768	2,088	7,412	6,265	
	Dec. 31, 1916	2,200	...	1,986	...	19,552	320	24,058	4,415	1,937	9,593	7,282	
	Dec. 31, 1917	2,250	...	2,401	...	24,685	330	29,716	7,095	2,176	12,076	7,332	
	Dec. 31, 1918	2,350	...	2,396	...	27,518	444	32,708	5,883	2,715	13,127	10,260	
	Dec. 31, 1919	3,350	...	3,377	...	36,164	476	42,367	9,306	3,489	16,631	11,885	
Eastern Bank, Limited.	Dec. 31, 1915	655	...	1,137	...	1,916	52	3,760	782	275	929	1,621	
	Dec. 31, 1916	655	...	1,339	...	3,100	60	5,154	1,427	209	1,915	1,512	
	Dec. 31, 1917	670	...	943	104	5,050	78	6,845	2,196	236	2,154	1,900	
	Dec. 31, 1918	690	...	907	133	5,785	62	7,577	1,861	495	1,992	3,067	
	Dec. 31, 1919	945	...	2,820	291	12,520	100	16,676	5,330	1,323	3,913	5,663	
Cox & Co.'s Bank	Oct. 8, 1915	530	...	505	...	10,304	...	11,339	3,758	2,581	...	4,280	
	Oct. 8, 1916	530	...	215	...	13,392	...	14,137	5,892	1,910	...	5,896	
	Oct. 4, 1917	530	...	257	...	16,921	...	17,708	7,648	2,357	4,033	3,170	
	Oct. 5, 1918	1,075	...	448	...	19,265	...	20,788	3,968	4,008	2,017	3,844	
	Sep. 30, 1919	1,075	...	544	...	22,552	...	24,171	9,062	4,505	3,752	5,895	
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1915	48,000	25,562	26,116	...	329,921	6,562	436,161	99,855	39,998	150,664	133,484	
	Dec. 31, 1916	48,000	29,250	14,544	250	303,068	7,701	402,813	69,083	35,225	143,714	145,454	
	Dec. 31, 1917	48,500	24,921	23,469	250	314,028	7,773	418,941	91,723	36,279	146,130	131,607	
	Dec. 31, 1918	49,500	25,306	7,525	250	341,171	8,212	431,964	79,987	36,918	154,815	151,796	
	Dec. 31, 1919	42,154	30,517	6,536	250	337,219	9,094	425,770	82,038	25,409	154,590	154,687	
International Banking Corporation. §	June 30, 1915	6,500	466	7,446	...	22,120	1,058	37,590	8,098	4,630	...	11,630	
	June 30, 1916	6,500	675	19,805	...	26,877	780	54,637	9,339	4,276	...	20,607	
	Dec. 31, 1916	6,500	790	25,678	97	24,734	1,010	61,609	9,310	4,074	...	14,846	
	Dec. 31, 1917	6,500	1,207	35,406	97	36,534	1,713	81,457	12,254	3,883	...	27,003	
	Dec. 31, 1918	6,500	1,440	36,387	765	59,792	2,661	107,545	12,842	8,236	...	44,304	
	Dec. 31, 1919	11,425	4,073	55,622	150	91,396	504	163,170	19,656	4,316	...	67,955	
Comptoir National d'Escompte de Paris.	Dec. 31, 1915	241,689	...	71,998	17,917	1,075,612	10,690	1,417,906	288,955	37,471	636,308	390,329	
	Dec. 31, 1916	242,224	...	144,665	25,739	1,329,736	13,057	1,755,421	277,931	33,730	916,369	457,492	
	Dec. 31, 1917	244,350	...	47,975	35,200	1,868,025	13,725	2,209,275	456,700	9,800	1,338,250	313,125	
	Dec. 31, 1918	243,567	...	127,880	47,755	2,022,796	15,797	2,457,795	299,692	19,221	1,513,337	586,295	
	Dec. 31, 1919	244,631	...	196,869	54,628	3,271,356	18,116	3,785,600	264,039	15,123	2,411,009	996,915	
Yokohama Specie Bank, Limited.	June 30, 1915	50,775	5,564	101,035	...	163,466	3,539	324,379	40,010	20,679	155,438	103,883	
	Dec. 31, 1916	53,112	18,050	236,851	9	274,779	4,020	576,821	69,717	21,530	303,017	178,633	
	Dec. 31, 1917	60,929	20,023	368,909	10	527,004	5,881	982,756	176,713	25,781	551,767	225,532	
	Dec. 31, 1918	68,959	22,603	797,900	9	546,170	6,432	1,442,063	156,626	103,271	690,771	487,896	
	Dec. 31, 1919	91,506	15,154	767,429	9	529,401	23,082	1,426,581	150,427	150,936	784,050	336,967	
Bank of Taiwan, Limited.	Dec. 31, 1918	36,030	42,108	168,781	...	428,073	2,336	677,328	70,055	66,040	...	533,064	
	Dec. 31, 1919	44,495	49,654	349,311	...	379,891	3,696	827,047	54,482	79,530	...	688,022	
Sumitomo Bank	Dec. 31, 1919	32,600	...	161,672	5,012	351,309	3,493	554,086	33,844	44,782	...	355,462	
Russo-Asiatic Bank	Jan. 1, 1916	73,563	2,510	346,926	16,727	483,370	6,574	929,670	71,313	35,508	346,763	364,636	

Silver Dollar = 24d.

Gold Dollar = 48d.

Franc = 9d.

Yen = 2s. 0½d.

Rouble = 25·37d.

* Subsequent to this date the Bank was amalgamated with the Alliance Bank of Simla, Ltd

† Figures calculated on the basis of silver dollar.

§ Figures calculated on the basis of gold dollar.

No. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

(A—Banks having capital and reserve above R5 lakhs)

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Allahabad Bank	1915	30.00	49.43	79.43	...	...	...	...	5,17.48	1,44.64
		1916	30.00	53.34	83.34	3,94.40	14.23	1,38.15	46	5,47.24	1,68.95
		1917	30.00	50.12	80.12	4,27.59	14.54	1,47.41	...	5,89.54	1,69.93
		1918	30.00	40.86	70.86	5,38.65	16.71	1,69.04	...	7,24.40	1,83.36
		1919	30.00	34.82	64.82	7,06.12	19.73	2,10.29	...	9,36.14	2,14.43
2	Alliance Bank of Simla	1915	30.00	40.00	70.00	...	...	...	...	5,76.58	1,12.67
		1916	34.53	40.00	74.53	5,46.56	...	2,59.57	...	8,06.13	1,73.56
		1917	83.54	50.37	133.91	6,20.92	...	5,37.16	...	11,58.08	2,45.46
		1918	86.82	50.00	136.82	6,85.57	...	5,44.00	...	12,29.57	2,41.06
		1919	88.21	51.00	139.21	6,81.60	...	6,60.33	...	13,41.93	2,87.82
3	Bank of India, Bombay	1915	50.00	7.30	57.30	1,06.67	...	1,04.67	...	2,11.34	37.64
		1916	50.00	12.76	62.76	1,80.33	...	1,63.28	1,42	3,45.03	95.88
		1917	50.00	10.00	60.00	1,52.98	...	3,17.49	...	4,70.47	1,45.58
		1918	50.00	13.89	63.89	2,02.09	...	2,79.51	...	4,81.60	1,19.23
		1919	99.05	64.05	1,63.10	2,81.59	...	4,67.42	1,69	7,40.70	1,81.15
4	Punjab National Bank, Lahore	1915	16.11	10.70	26.81	64.11	†18.88	...	...	82.99	10.51
		1916	16.34	10.83	27.17	85.06	†25.52	...	...	1,10.58	23.35
		1917	16.39	11.61	28.00	79.74	†27.99	...	2,64	1,10.37	18.34
		1918	16.45	12.38	28.83	1,29.87	10.50	34.63	1,28	1,76.33	49.50
		1919	16.59	13.47	30.06	1,88.02	15.89	43.88	4,11	2,51.90	42.17
5	Punjab Banking Company, Lahore †	1915	6.00	17.82	23.82	62.04	13.71	42.49	...	1,18.24	67.11
6	Bank of Rangoon †	1915	16.00	4.00	20.00	8.54	7.59	4.55	...	20.68	5.78
		1916	16.00	5.00	21.00	7.50	9.31	5.16	54	22.51	4.18
7	Bank of Upper India, Meerut §	1915	10.00	8.05	18.05	11.94	...	11.80	1,29	25.03	24.41
		1916	13.62	9.16	22.78	7.18	...	7.79	1,09.70	1,24.67	23.71
8	Bank of Baroda	1916	10.00	7.62	17.62	92.56	†49.44	...	...	1,42.00	20.29
		1917	10.00	6.75	16.75	1,08.48	...	69.79	5	1,78.32	46.97
		1918	20.29	12.16	32.45	...	...	...	...	2,04.75	61.34
		1919	20.41	13.75	34.16	2,51.04	...	1,50.11	9	4,01.24	1,00.34
9	Central Bank of India, Bombay	1915	15.00	1.15	16.15	26.28	...	24.02	...	50.30	8.94
		1916	15.00	1.34	16.34	67.15	...	79.52	...	1,46.67	46.77
		1917	25.00	1.67	26.67	...	...	3,57.48(a)	3	3,57.51	81.60
		1918	25.00	6.25	31.25	2,36.78	...	2,61.71	...	4,98.49	1,40.19
		1919	49.90	14.00	63.90	...	...	...	9,57.72	1,52.15	
10	National Financing and Commission Corporation, Bombay	1915	16.11	...	16.11	66	2	3.05	...	3.73	1.46
		1916	9.04	...	9.04	7.92	4	6.55	2,63	17.14	3.04
		1917	10.69	2.14	12.83	16.86	9	15.23	3,62	35.80	12.52
		1918	10.66	2.61	13.27	27.20	13	25.71	...	53.04	3.58
		1919	10.89	2.64	13.53	33.17	35	37.39	...	70.91	11.09
11	Bombay Merchants Bank, Bombay	1915	14.36	...	14.36	2.51	14	1.30	...	3.95	46
		1916	14.75	...	14.75	1.06	15	1.52	2	2.75	1.17
		1917	4.71	1.99	6.70	2	16	96	1	1.15	1.66
		1918	4.71	1.99	6.70	...	...	...	...	1.14	1.06
		1919	10.00	2.25	12.25	...	...	...	4.68	1.01	
12	Benares Bank	1915	10.00	4.35	14.35	34.35	3.26	3.09	...	40.70	3.47
		1916	10.00	4.55	14.55	39.16	3.71	3.86	...	46.23	4.04
		1917	10.00	4.32	14.32	39.64	4.09	4.07	...	47.80	4.48
		1918	10.00	4.46	14.46	37.10	4.75	3.49	...	45.34	5.48
		1919	10.00	4.00	14.00	50.99	5.27	5.20	...	61.46	9.04
13	Poona Bank	1915	9.49	1.05	10.54	...	...	...	...	4.75	1.55
		1916	9.58	2.60	12.18	1.75	41	33	...	2.49	1.54
		1917	9.78	2.82	12.60	...	...	...	...	2.02	1.36
		1918	9.36	...	9.36	51	12	2	34	99	2.67
		1919	6.32	74	7.06	...	...	...	1.30	1.06	
14	Indian Bank, Madras	1915	10.00	1.75	11.75	...	...	...	...	24.37	6.80
		1916	10.00	2.00	12.00	...	...	...	...	32.39	8.16
		1917	10.00	2.32	12.32	...	...	...	...	41.18	10.56
		1918	10.00	3.20	13.20	...	...	...	...	42.13	17.76
		1919	10.00	4.24	14.24	...	...	...	58.66	12.39	
15	Bank of Mysore, Bangalore	1915	10.00	50	10.50	19.10	63	8.27	...	28.00*	17.92
		1916	10.00	2.01	12.01	28.42	1.05	10.91	51	40.89*	12.87
		1917	10.00	2.51	12.51	43.39	93	16.62	...	60.94	15.00
		1918	10.00	3.50	13.50	45.13	1.16	25.67	11.00	82.96	24.67
		1919	10.00	5.60	15.60	59.09	1.14	35.19	11.00	1,06.42	26.18
16	Kayestha Trading and Banking Corporation, Gorakhpur (b)	1915	7.83	2.46	10.29	30.42	1.43	3.21	28	35.34	24
		1916	7.98	2.88	10.84	16.83	1.18	1.16	1.49	20.66	3
		1917	8.00	2.93	10.93	10.89	72	93	1,38	13.92	15
17	Standard Bank, Bombay (c)	1915	10.00	...	10.00	1.32	2	88	...	1.72	13
		1916	10.00	...	10.00	3.66	3	93	...	4.62	1.97

* Excludes Mysore Government deposits R10,00,000

† Includes Current Deposits

‡ Amalgamated with the Alliance Bank of Simla, Ltd.

§ Amalgamated with the Alliance Bank of Simla, Ltd. and the Trust of India in 1917

(a) Includes fixed deposit

(b) In liquidation.

(c) In liquidation in 1917

No. 12.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—contd

(A—Banks having capital and reserve above R5 lakhs)—contd

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
18	Bengal National Bank, Calcutta .	1915 . . .	8,05	1,85	9,90	4,28	5	1,24	...	5,57	...
		1916 . . .	8,5	6,00	14,05	3,53	3	2,10	1,05	6,71	...
		1917 . . .	8,05	5,97	14,02	64	1	2,12	3,20	5,97	1,31
		1918 . . .	8,05	7,59	15,64	1,90	7	4,84	...	6,81	1,04
		1919 . . .	8,05	7,49	15,54	10,66	34	14,88	...	25,88	4,38
19	Oudh Commercial Bank, Fyzabad	1915 . . .	5,00	3,00	8,00	9,98	17	2,58	...	12,73	3,85
		1916 . . .	5,00	3,00	8,00	9,81	4	1,59	60	12,04	3,72
		1917 . . .	5,00	3,00	8,00	6,75	...	1,12	...	7,87	1,27
		1918 . . .	5,00	2,00	7,00	5,75	...	1,75	...	7,50	1,57
		1919 . . .	5,00	2,00	7,00	5,95	...	1,50	...	7,45	1,26
20	Bangalore Bank	1915 . . .	4,34	1,09	5,43	2,48	...	96	...	3,44	2,02
		1916 . . .	4,34	1,00	5,34	2,49	...	97	9	3,55	2,12
		1917 . . .	4,34	94	5,28	1,97	...	1,38	17	3,52	1,86
		1918 . . .	4,40	1,01	5,41	2,43	...	1,71	13	4,27	1,59
		1919 . . .	4,55	86	5,41	3,59	...	3,94	21	7,74	3,49
21	Punjab and Sind Bank, Amritsar	1915 . . .	3,09	2,16	5,25	...	...	...	...	23,63	7,41
		1916 . . .	3,12	2,46	5,58	22,42	...	4,32	...	26,74	8,37
		1917 . . .	3,20	2,50	5,70	24,85	...	5,10	...	29,95	7,10
		1918 . . .	3,22	2,75	5,97	23,30	...	7,27	27	35,84	8,58
		1919 . . .	3,26	3,25	6,51	36,50	...	11,37	...	47,87	8,06
22	Vellore Commercial Bank . . .	1915 . . .	3,75	36	4,11	1,38	...	71	...	2,09	21
		1916 . . .	3,75	38	4,13	2,74	...	35	40	3,49	60
		1917 . . .	5,00	42	5,42	92	...	1,69	...	2,61	19
		1918 . . .	5,00	69	5,69	1,66	...	3,53	65	5,84	1,06
		1919 . . .	5,00	69	5,69	2,74	...	3,53	...	6,27	20
23	Tata Industrial Bank, Bombay . . .	1918 . . .	70,01	...	70,01	2,28,31	10,88	1,9,42	62	4,38,23	70,73
		1919 . . .	1,51,81	...	1,51,81	4,15,36	32,09	3,90,42	33,34	8,71,21	1,60,42
24	Trust of India, Simla †	1918 . . .	57,47	25	57,72	...	...	20,26	...	20,26	2,52

(B--Banks having capital and reserve over R1 lakh and less than R5 lakhs)

25	Ajodhia Bank, Fyzabad	1915 . . .	2,00	2,50	4,50	...	...	...	...	6,13	1,65
		1916 . . .	2,00	2,65	4,65	3,92	...	2,65	11	6,68	4,30
		1917 . . .	2,00	2,70	4,70	3,85	...	2,32	11	6,28	3,43
		1918 . . .	2,00	2,70	4,70	4,02	...	2,81	18	7,01	4,90
		1919 . . .	2,00	2,80	4,80	4,26	...	3,50	13	7,89	6,45
26	Gorakhpur Bank †	1915 . . .	3,00	1,11	4,11	13,64	1,20	1,84	...	16,68	1,84
		1916 . . .	3,00	1,07	4,07	10,25	1,20	1,78	14	13,37	1,82
27	Bombay Provincial Bank(a)	1915 . . .	3,84	...	3,84	...	...	...	...	*15	4
		1916 . . .	2,23	...	2,23	...	2	7	...	9	4
		1917 . . .	1,21	...	1,21	...	1	2	1	4	14
28	South India Bank, Tinnevely	1915 . . .	3,00	30	3,30	3,39	...	1,61	...	5,00	37
		1916 . . .	3,00	20	3,20	4,25	...	1,70	13	6,08	81
		1917 . . .	3,00	25	3,25	4,41	...	1,39	33	6,13	1,28
		1918 . . .	3,00	57	3,57	4,80	...	1,50	30	6,60	1,42
		1919 . . .	3,00	76	3,76	4,72	...	1,97	37	7,06	3,25
29	Bharat National Bank, Delhi(b)	1915 . . .	2,99	30	3,29	90	12	71	...	1,73	1,21
		1916 . . .	3,04	34	3,38	77	8	72	2	1,59	1,16
		1917 . . .	3,73	36	4,09	...	...	...	...	1,10	7
		1918 . . .	3,77	37	4,14	...	...	...	...	1,07	4
30	Bhargava Commercial Bank, Jubbul-pore	1915 . . .	2,50	51	3,01	4,86	49	40	...	5,75	89
		1916 . . .	2,50	7	2,57	4,08	38	60	15	5,21	57
		1917 . . .	2,50	9	2,59	3,37	32	58	...	4,27	80
		1918 . . .	2,50	9	2,59	3,13	35	70	2	4,20	1,19
		1919 . . .	2,50	19	2,60	3,42	47	53	19	4,61	1,47
31	Canara Bank, Mangalore	1915 . . .	1,94	66	2,60	3,44	29	47	4	4,24	78
		1916 . . .	2,00	80	2,80	3,09	28	19	4	3,60	7
		1917 . . .	2,20	89	3,09	2,69	29	47	4	3,49	9
		1918 . . .	2,98	1,12	4,10	3,72	25	58	4	4,59	59
		1919 . . .	3,00	1,26	4,26	7,40	28	20	4	7,92	8
32	Woriar Commercial Bank §	1915 . . .	1,41	1,11	2,52	60	...	2	...	62	2
		1916 . . .	1,31	1,18	2,49	58	...	5	...	63	1
		1918 . . .	1,47	6	1,53	46	...	2	...	48	...
		1919 . . .	1,35	7	1,42	51	...	4	2	57	4
33	Karachi Bank	1915 . . .	2,35	13	2,48	2,12	1,21	1,31	...	4,64	84
		1916 . . .	2,36	19	2,55	3,78	1,79	1,86	5	7,48	1,21
		1917 . . .	2,36	10	2,46	2,37	2,07	3,11	4	7,59	1,38
		1918 . . .	2,36	10	2,46	5,49	3,24	9,67	4	18,44	5,22
		1919 . . .	2,50	20	2,70	11,98	4,46	12,01	4	28,49	3,88
34	Darbhanga Bank	1915 . . .	2,01	10	2,11	26	7	88	...	1,21	13
		1916 . . .	2,01	14	2,15	49	7	48	87	1,91	13
		1917 . . .	2,01	11	2,12	...	...	...	...	3,06	28
		1918 . . .	2,01	20	2,21	...	...	...	...	2,24	16
		1919 . . .	2,01	30	2,31	...	...	...	...	2,46	15
35	Nedungadi Bank, Calicut	1915 . . .	1,78	13	1,91	4,87	6	23	...	5,16	23
		1916 . . .	2,21	24	2,45	4,93	9	20	22	5,44	40
		1917 . . .	2,62	37	2,99	6,03	10	37	28	6,78	64
		1918 . . .	3,04	56	3,60	9,04	18	74	32	10,38	1,19
		1919 . . .	3,60	77	4,37	16,03	29	1,41	57	18,30	3,36

* Includes deposits under Savings Bank and Current Account

† In liquidation in 1917

‡ Trust of India conducted in 1918 some banking business acquired from the Bank of Upper India

§ In 1917, capital and reserve were less than one lakh of rupees

(a) In liquidation in 1918

(b) Figures for 1919 not yet available

N. 13.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—concl'd.

(B—Banks having capital and reserve over R1 lakh and less than R5 lakhs)—cont'd.

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1 000)	R(1,000)	R,1,000	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
26	National Bank of Upper India, Lucknow	1915	1.61	18	1.79	2.65	14	48	...	3.27	1.03
		1916	2.28	19	2.47	2.05	20	1.10	4	3.39	1.22
		1917	2.37	29	2.66	1.90	25	69	3	2.87	69
		1918	2.46	34	2.80	1.45	33	48	1	2.27	46
		1919	2.50	35	2.85	1.77	...	96	4	2.77	62
37	Bank of Northern India, Rawalpindi	1915	1.23	50	1.73	2.18	...	...	*1.08	3.26	1.08
		1916	1.23	50	1.73	2.63	...	...	*1.37	4.00	83
		1917	1.23	50	1.73	4.86	7	57	31	5.81	2.14
		1918	1.28	50	1.78	8.26	7	1.94	36	10.63	4.37
		1919	1.32	75	2.07	11.96	19	1.45	40	14.00	4.44
38	Byopar Sahayak Bank, Meerut	1915	1.44	26	1.70	5.01	...	22	...	5.23	48
		1916	1.44	79	2.23	4.57	...	23	1	4.81	85
		1917	1.44	81	2.25	4.68	...	26	...	4.94	45
		1918	1.44	92	2.36	4.79	...	47	...	5.26	90
		1919	1.45	98	2.43	5.66	...	29	...	5.95	58
39	Tinnevely Bank	1915	1.75	14	1.89	13	...	...	...	13	11
		1916	1.75	15	1.90	13	...	...	...	13	12
		1917	1.75	15	1.90	13	...	2	...	15	8
		1918	1.82	13	1.95	15	...	...	...	15	13
		1919	1.82	13	1.95	15	...	...	...	15	13
40	Mufassil Bank, Gorakhpur	1915	1.25	40	1.65	2.24	17	36	...	2.77	70
		1916	1.30	40	1.70	2.39	22	51	27	3.39	68
		1917	1.87	57	2.44	1.82	17	1.06	33	3.35	76
		1918	1.99	75	2.74	1.86	17	1.55	...	3.58	58
		1919	3.00	90	3.90	2.79	24	69	84	4.56	83
41	Erode Bank	1915	1.33	25	1.58	...	...	4	...	4	4
		1916	1.45	25	1.70	...	1	...	4	...	5
		1917	1.50	27	1.77	3	...	3	...	6	16
		1918	1.28	19	1.57	...	...	2	...	2	25
		1919	1.56	30	1.86	1	...	5	...	6	12
42	Bhowanipore Banking Corporation, Calcutta	1915	1.10	38	1.48	4.16	3.60	1.47	...	9.23	19
		1916	1.25	53	1.78	4.07	5.09	2.65	...	11.81	56
		1917	1.25	70	1.95	4.85	...	3.43	5.86	12.64	2.61
		1918	1.25	70	1.95	4.67	7.97	5.41	...	18.05	4.91
		1919	1.25	94	2.19	6.26	17.97	7.22	...	30.55	5.78
43	Vellore Mercantile Bank	1915	1.14	11	1.25	27	...	62	...	89	...
		1916	1.36	10	1.46	8	...	33	...	41	3
		1917	1.42	14	1.56	3	...	1.31	...	1.34	3
		1918	1.77	14	1.91	16	...	2.59	...	2.75	26
		1919	3.71	18	3.89	24	...	2.86	...	3.10	16
44	Jessore United Bank	1915	1.00	22	1.22	4.00	...	...	...	4.00	1.33
		1916	1.00	22	1.22	3.18	...	...	82	4.00	61
		1917	1.00	36	1.36	5.15	...	...	...	5.15	1.32
		1918	1.00	50	1.50	5.03	...	1	...	5.04	45
		1919	1.00	62	1.62	5.68	...	...	1	5.69	1.03
45	Malabar Bank, Cannanore	1915	1.15	6	1.21	84	1	4	...	89	10
		1916	1.21	7	1.28	1.92	2	5	...	1.09	19
		1917	1.32	7	1.39	1.08	1	7	...	1.16	8
		1918	1.42	7	1.49	1.05	1	4	...	1.10	20
		1919	1.70	8	1.78	1.13	1	5	1	1.20	15
46	Kumbakonam Bank	1915	1.11	8	1.19	...	2	70	...	72	16
		1916	1.52	12	1.64	1	3	1.08	20	1.32	37
		1917	1.39	18	1.57	2	5	1.77	1	1.85	59
		1918	1.56	29	1.85	10	5	2.62	4	2.81	1.39
		1919	1.46	37	1.83	18	9	2.03	3	2.33	38
47	Poona Mercantile Bank†	1915	1.02	...	1.02	19	4	2	...	25	...
		1916	1.19	1	1.20	...	...	...	...	1	...
		1917	89	1	90	...	...	...	...	...	7
48	Bangalore Mercantile Bank §	1915	92	8	1.00	8	...	...	...	8	...
		1916	1.34	8	1.42	3	...	...	7	10	27
		1918	1.08	9	1.17	8	...	...	2	10	7
		1919	1.30	9	1.39	8	...	...	4	12	26
49	Co-operative Hindusthan Bank, Calcutta	1915	51	...	51	7.74	17	1.98	...	9.19	75
		1916	1.51	13	1.64	4.27	14	2.03	...	6.44	57
		1917	1.51	13	1.64	5.13	16	1.48	...	6.77	49
		1918	1.51	24	1.75	5.63	20	2.15	...	7.98	80
		1919	1.51	26	1.77	3.15	21	3.24	1	6.61	1.66
50	Coimbatore Town Bank	1915	1.32	21	1.72	57	43	1	19	1.23	31
		1916	1.51	28	1.79	97	67	4	19	1.87	13
		1917	1.51	31	1.82	1.33	62	18	22	2.35	6
		1918	1.51	34	1.85	...	...	...	...	2.64	...
		1919	1.00	40	1.50	1.44	32	1.66	4	3.46	31
51	Union Bank, Kumbakonam	1915	1.00	58	1.58	1.64	28	1.44	3	3.39	1.18
		1916	1.00	62	1.62	2.25	36	3.30	4	5.95	2.54
		1917	1.00	69	1.69	2.74	48	2.47	4	5.73	53
		1918	1.07	33	1.40	5.58	89	1.59	5	8.11	1.47
52	Bank of Behar	1915	1.13	53	1.66	...	...	...	...	9.57	1.95
		1916	1.36	74	2.04	...	...	...	...	12.21	4.16
		1917	68	43	1.11	4.56	96	1.25	5	6.82	1.97
53	Layallpur Bank, Layallpur	1918	70	52	1.22	7.38	1.28	3.35	14	12.35	3.84
		1919	90	36	1.26	2.79	...	40	...	2.79	26
54	Calicut Bank, Calicut	1915	1.03	36	1.39	3.00	...	72	...	3.72	45
		1916	50	1.41	1.91	9.14	...	3.66	28	13.18	70
55	Jalpaiguri Banking and Trading Corporation, Jalpaiguri	1915	50	1.61	2.11	11.95	...	5.22	23	17.40	3.99
		1919	58	4.21	4.79	12.23	...	6.67	8	18.98	5.83

* Includes deposits under Savings Bank and Current Account

† Omitted from the list from 1918 as the capital and reserve continue to be less than one lakh of rupees

§ In 1917, capital and reserve were less than one lakh of rupees

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS

Year	Date of Registration	Name of Company	CAPITAL			Amount of Deposits ₹	Date of going into liquidation	REMARKS
			Authorised ₹	Subscribed ₹	Paid-up ₹			
			1913					
PUNJAB								
1913	6th February 1901	People's Bank of India, Lahore	35,00,000	22,00,000	12,52,950	1,25,79,742	17th November 1913	
"	8th February 1904	Amritsar Bank, Lahore	5,00,000	5,00,000	1,61,313	28,21,930	5th December 1913	
"	31st May 1906	Lahore Bank, Lahore	5,00,000	4,81,300	1,04,935	28,50,282	30th November 1913	
"	11th April 1908	Doaba Bank, Amritsar	5,00,000	3,62,600	65,845	9,23,954	22nd November 1913	
"	15th September 1911	Indian Exchange Bank, Amritsar	5,00,000	17,310	13,410	2,06,161	22nd December 1913	
"	9th June 1913	Durbar Bank, Lahore	2,00,000	...	...	...	14th December 1913*	
<i>Total, Punjab</i>			<i>57,00,000</i>	<i>35,61,210</i>	<i>13,98,453</i>	...		
BOMBAY								
"	24th November 1898	Bombay Banking Co.	5,00,000	2,11,800	1,25,229	...	11th November 1913	
"	15th December 1909	Credit Bank of India	1,00,00,000	50,00,000	10,00,000	...	1st November 1913	
"	10th June 1910	Kathiawar and Ahmedabad Banking Corporation.	1,00,00,000	75,72,700	7,44,567	...	23rd December 1913	
"	16th January 1912	Crown Bank of India	5,00,000	...	...	...	7th November 1913	
<i>Total, Bombay</i>			<i>2,10,00,000</i>	<i>1,27,84,500</i>	<i>18,69,796</i>	...		
NORTH-WEST FRONTIER PROVINCE								
"	28th October 1912	Bank of Hazara, Abbottabad	2,00,000	16,000	3,175	...	26th December 1913	Voluntary liquidation
BALUCHISTAN								
"	20th July 1910	Sind and Baluchistan Bank	5,00,000	94,210	42,136	...	29th November 1913	
GRAND TOTAL			<i>2,74,00,000</i>	<i>1,64,55,920</i>	<i>35,13,560</i>	...		

* Date on which business stopped

No. 14—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	CAPITAL			Amount of Deposits R	Date of going into liquidation	REMARKS
			Authorised R	Subscribed R	Paid-up R			
1914								
PUNJAB								
1914	21st July 1906	Hindustan Bank, Multan .	10,00,000	2,43,975	1,20,814	10,53,999	19th January 1914	
"	10th October 1906	Industrial Bank of India, Ludhiana	5,00,000	1,80,000	54,208	3,97,317	7th February 1914	
"	20th September 1909	Public Banking and Assurance Co., Multan . .	10,00,000	17,300	1,964	...	2nd March 1914	
"	5th August 1911	Bank of Peshawar, Multan	5,00,000	4,50,900	1,04,271	2,22,864	14th February 1914	
"	29th August 1911	Coronation Banking and Assurance Co., Lahore . .	1,00,000	...	...	...	3rd February 1914	
"	31st July 1906	Marwar Bank, Lahore	10,00,000	4,94,100	1,51,891	8,39,466	14th June 1914	
"	14th April 1910	Popular Bank, Rawalpindi	50,00,000	20,00,000	3,24,596	18,62,641	28th July 1914	
"	11th August 1911	Bank of Rajputana and Punjab, Ambala	5,00,000	2,45,475	70,501	8,25,095	3rd March 1914	
"	9th February 1912	Bank of Empire, Lahore	5,00,000	1,15,425	23,875	96,144	6th July 1914	
"	20th September 1912	Derajat Sindh Bank, Multan	5,00,000	84,800	11,110	8,972	22nd April 1914	
"	17th April 1913	Golden Bank of India, Amritsar	5,00,000	16,775	3,042	...	21st April 1914	
"	17th April 1913	Solar Bank, Lahore	1,00,00,000	1,55,000	8,500	...	29th March 1914	
"	5th September 1913	Indian States Bank, Amritsar	10,00,000	26,000	2,335	...	27th March 1914	
"	18th May 1907	Orient Bank of India, Lahore	25,00,000	10,00,000	71,354	4,94,968	4th September 1914	
"	31st October 1901	Punjab Co-operative Bank, Amritsar	25,00,000	10,00,000	8,18,519	45,75,641	September 1914	Suspended business in September 1914
"	23rd June 1911	Capital Bank of India, Lahore	10,00,000	50,065	5,950	7,849	28th September 1914	
"	23rd April 1912	George Bank, Lahore	2,50,000	1,30,700	48,365	1,04,316	19th June 1914	Applied for liquidation
"	31st October 1912	Commercial and Zamindari Bank, Multan	2,50,000	31,950	2,000	...	21st July 1914	Ditto
"	29th May 1913	East India Banking Co., Jagraon	25,00,000	...	...	...	1st January 1914	Date of final dissolution 26th August 1916
"	8th February 1911	Jullundur Bank, Jullundur	5,00,000	1,17,650	26,705	1,18,545	...	
"	5th September 1913	World Bank, Amritsar	5,00,000	...	...	...	...
"	2nd September 1912	Bank of Asia, Lahore	25,00,000	4,65,450	32,099	76,781	29th November 1914	
<i>Total, Punjab</i>			3,46,00,000	68,25,065	18,52,099			

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATE OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	CAPITAL			Amount of Deposits R	Date of going into liquidation	REMARKS	
			Authorised R	Subscribed R	Paid-up R				
BOMBAY			1914—<i>contd.</i>						
1914	23rd May 1899	Gujarat Bank	5,00,000	1,75,100	84,025	} No information	24th March 1914	} Voluntary liquidation	
"	17th November 1906	Indian Specie Bank	2,00,00,000	1,50,00,000	74,88,850		4th March 1914		
"	16th October 1909	Ahmednagar Bank	5,00,000	1,38,000	39,110		12th October 1914		
"	28th November 1910	Sind Bank	25,00,000	3,26,700	82,295		.....	
"	16th August 1911	Indian Finance Corporation	5,00,000	18,410	18,410		8th May 1914		Order of liquidation cancelled by Judicial Commissioner of Sind and the Company has been replaced with effect from the 20th December 1916.
"	3rd May 1913	All-India Commerce Bank	10,00,000	...	...		7th October 1914	
"	13th October 1913	Union Bank of Commerce	50,00,000	...	...		3rd June 1914	
		<i>Total, Bombay</i>	<u>3,00,00,000</u>	<u>1,56,58,210</u>	<u>77,12,690</u>				
UNITED PROVINCES									
"	9th November 1909	United Provinces Co-operative Bank, Allahabad	10,00,000	45,740	27,105	1,62,980	17th June 1914	} Voluntary liquidation	
"	17th January 1913	Commercial Bank of India, Ghazipur	10,00,000	5,775	4,250	18,655	2nd July 1914		
"	25th January 1911	Sri Kashi Vishwanath Bank, Benares	1,00,000	3,892	3,782	4,299	3rd August 1914		
"	3rd May 1911	United India Bank, Allahabad	5,00,000	39,104	26,733	...	12th December 1914	Resolution for winding up passed at the beginning of the year after which it ceased working	
"	13th April 1908	Peoples' Industrial Bank, Allahabad	5,00,000	68,570	35,015	...	.....
"	7th June 1912	Asiatic Engineering and Banking Corporation	20,000	1,410	1,410	217	.....	Resolution for winding up passed on 20th May 1914
"	26th May 1913	Central Reciprocal Bank, Allahabad	2,00,000	...	...	...	.....	Resolution for winding up passed on 31st July 1914
"	27th January 1863	Bank of Upper India, Meerut	10,00,000	10,00,000	10,00,000	1,83,53,245	October 1914 .	Suspended payment in October 1914, but was permitted to resume its business and to start work from 1st July 1915. The Bank has again gone into voluntary liquidation by a special resolution, dated the 16th July 1917	
		<i>Total, United Provinces</i>	<u>43,20,000</u>	<u>11,64,491</u>	<u>10,98,295</u>				
MADRAS									
"	14th August 1869	Madras Deposit and Benefit Society	50,000	50,000	50,000	...	16th March 1914		
"	28th May 1909	Sri Krishna Bank	5,00,000	5,00,000	2,125	...	31st March 1914		
		<i>Total, Madras</i>	<u>5,50,000</u>	<u>5,50,000</u>	<u>52,125</u>				

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	CAPITAL			Amount of Deposits	Date of going into liquidation	REMARKS
			Authorised R	Subscribed R	Paid-up R			
1914—concl'd.								
N.-W. F. PROVINCE								
1914	10th August 1912	Punjab Trader's Bank, Peshawar	2,50,000	1,84,200	51,962	10,297	5th April 1914	Voluntary liquidation
DELHI								
"	20th July 1898	Union Bank of India	2,50,000	1,25,600	96,820	4,19,514	4th October 1914	
"	5th February 1913	Imperial Bank	10,00,000	40,000	7,970	3,698	15th October 1914	
		<i>Total, Delhi</i>	<i>12,50,000</i>	<i>1,65,600</i>	<i>1,04,790</i>			
		GRAND TOTAL	7,09,70,000	2,45,47,566	1,09,01,961			
1915								
PUNJAB								
1915	3rd December 1908	Indian Banking Co., Lahore	5,00,000	27,850	6,568	607	4th August 1915	Voluntarily wound up
"	17th June 1913	Amritsar National Banking Co., Amritsar	10,00,000	1,38,000	1,07,890	1,07,658	4th July 1915	Ditto
"	6th July 1914	New Doaba Bank, Amritsar	5,00,000	...	...	...	24th January 1915	Resolution for winding up passed on 27th December 1914. No balance sheet filed.
		<i>Total, Punjab</i>	<i>20,00,000</i>	<i>1,65,850</i>	<i>1,14,458</i>			
BOMBAY								
"	28th November 1910	Sind Bank	25,00,000	3,20,700	82,295	...	11th January 1915	Voluntary liquidation under supervision of Court
UNITED PROVINCES								
"	27th April 1882	Kashmiri Bank, Fyzabad	1,00,000	1,00,000	1,00,000	...	...	Stopped payment from 13th December 1915. Order of liquidation passed on 11th May 1917
"	4th February 1898	Bharat Bank, Meerut	1,00,000	52,200	52,200	...	4th August 1915	Voluntarily wound up
"	3rd May 1911	United India Bank, Allahabad	5,00,000	39,104	26,733	...	5th January 1915	
"	14th June 1912	Cawnpore Banking Co., Cawnpore	2,00,000	17,080	14,528	...	24th July 1915	Voluntarily wound up.
		<i>Total, United Provinces</i>	<i>9,00,000</i>	<i>2,08,384</i>	<i>1,93,461</i>			

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd.*

Year	Date of Registration	Name of Company	CAPITAL			Amount of Deposits R	Date of going into liquidation	REMARKS
			Authorised R	Subscribed R	Paid-up R			
1915—contd.								
BANGALORE								
1915	15th June 1889	Rajdhany Bank, Bangalore	80,000	2,700	1,165	...	15th January 1915	
"	24th July 1898	Bangalore Cantonment Trading and Banking Co.	20,000	6,100	6,100	...	9th April 1915	Wound up under Section 203 (2) of the Indian Companies Act of 1913
"	3rd September 1915	Bangalore Cantonment Cavalry Road Savings Bank	1,50,000	69,775	53,114	23,532	25th "	Wound up under Section 203 (3) of the Indian Companies Act of 1913
		<i>Total, Bangalore</i>	<i>2,50,000</i>	<i>78,575</i>	<i>60,379</i>			
		GRAND TOTAL	56,50,000	7,79,509	4,50,593			
1916								
PUNJAB								
1916	7th September 1912	Punjab Merchants Bank, Ludhiana	5,00,000	1,81,500	19,221	...	25th June 1916	Voluntarily wound up
	10th December 1914	New Peoples' Bank, Lahore	25,00,000	...	...	...	...	Date of final dissolution, 18th September 1916. No balance sheet filed
		<i>Total, Punjab</i>	<i>30,00,000</i>	<i>1,81,500</i>	<i>19,221</i>			
DELHI								
"	1st February 1881	Kayasth Mercantile Banking Company, Delhi	1,00,000	23,460	20,355	...	23rd October 1916	Voluntary liquidation
BOMBAY								
"	3rd December 1890	Deccan Bank, Bombay	2,50,000	2,50,000	50,000	...	3rd May 1916	
"	3rd September 1906	Bank of Western India, Bombay	25,00,000	...	...	...	4th February 1916	Finally dissolved
"	7th September 1911	Pioneer Bank, Bombay	50,00,000	14,29,900	2,45,096	...	7th December 1916	
"	7th November 1911	Deccan Hubli Bank, Bombay	7,00,000	65,100	26,425	...	20th September 1916	
"	14th April 1913	Eastern and Western Banking Corporation, Bombay	1,00,00,000	...	...	...	4th February 1916	Finally dissolved
		<i>Total, Bombay</i>	<i>1,81,50,000</i>	<i>17,45,000</i>	<i>3,21,521</i>			

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—*contd*

Year	Date of Registration	Name of Company	CAPITAL			Amount of Deposits	Date of going into liquidation	REMARKS
			Authorised R	Subscribed R	Paid-up R			
1916—contd.								
UNITED PROVINCES								
1916	13th April 1908	Peoples' Industrial Bank, Allahabad	5,00,000	68,570	35,015	...	14th March 1916	Voluntarily wound up.
"	26th June 1912	Standard Bank of India, Meerut	5,00,000	40,910	12,040	...	12th October 1916	Ditto
"	19th August 1913	Sahjanwan Trading and Banking Company, Gorakhpur	20,000	...	...	...	16th March 1916	Ditto
"	10th October 1913	Agra Rohilkhand Bank, Mainpuri	5,00,000	10,437	9,139	...	4th January 1917	Resolution for voluntary winding up passed on 19th November 1916
<i>Total, United Provinces.</i>			<i>15,20,000</i>	<i>1,19,917</i>	<i>56,194</i>			
MADRAS								
"	24th August 1908	Palghat Bank, Madras	20,000	20,000	5,610	...	13th November 1916	
<i>GRAND TOTAL</i>			<i>2,30,90,000</i>	<i>20,89,877</i>	<i>4,22,901</i>			
1917								
BOMBAY								
1917	27th July 1912	Standard Bank, Bombay	20,00,000	20,60,000	10,00,000	...	16th August 1917	Date of final dissolution 9th February 1918
"	13th December 1912	Cosmopolitan Bank	20,00,000	1,05,000	1,05,000	...	6th December 1917	Date of final dissolution 6th December 1917
<i>Total, Bombay</i>			<i>40,00,000</i>	<i>21,05,000</i>	<i>11,05,000</i>			
MADRAS								
"	4th December 1908	Sri Venkataramana Vilasa Bank	19,980	14,152	1,603	...	Struck off the register under Sec. 247 (5) of the Act	Date of final dissolution 2nd July 1917
UNITED PROVINCES								
"	27th January 1862	Bank of Upper India, Meerut	20,00,000	10,00,000	10,00,000	...	2nd August 1917	Voluntarily wound up
"	27th April 1882	Kashmiri Bank, Fyzabad	1,00,000	1,00,000	1,00,000	...	11th June 1917	Wound up by order of Court
"	30th March 1895	Gorakhpur Bank, Gorakhpur	5,00,000	3,00,000	3,00,000	...	13th September 1917	Ditto
"	6th November 1911	Jaunpur Bank, Jaunpur	5,00,000	28,300	12,258	...	15th December 1917	Voluntarily wound up
<i>Total, United Provinces</i>			<i>31,00,000</i>	<i>14,28,300</i>	<i>14,12,256</i>			
PUNJAB								
"	5th September 1913	The Delhi and Punjab Bank, Lahore	5,00,000	22,390	1,155	...	17th October 1917	Voluntarily wound up
MYSORE								
"	17th November 1886	Chickballapur Rajadhani Bank	30,000	5,900	5,900	...	25th January 1917	
<i>GRAND TOTAL</i>			<i>76,49,980</i>	<i>35,75,742</i>	<i>25,25,914</i>			

No. 14.—NAMES OF BANKS FAILED OR LIQUIDATED FROM 1913, WITH THE DATES OF REGISTRATION AND LIQUIDATION, AND STATISTICS OF CAPITAL AND DEPOSITS—concluded

Year	Date of Registration	Name of Company	CAPITAL			Amount of Deposit R	Date of going into liquidation	REMARKS
			Authorised R	Subscribed R	Paid-up R			
BOMBAY			1918					
1918	12th August 1907	Shri Venka'tesh Bank	29,970	703	273	...	4th March 1918	
"	26th September 1903	Sholapur Bank, Sholapur	1,00,000	93,250	20,715	...	25th November 1918	
		<i>Total, Bombay</i>	<i>1,29,970</i>	<i>93,952</i>	<i>20,988</i>			
UNITED PROVINCES								
"	28th October 1912	Hari Bank, Meerut	1,00,000	23,600	23,600	...	5th April 1918	Voluntarily wound up
BENGAL								
"	5th April 1910	Eastern Banking Corporation	5,00,000	5,459	4,659	...	17th August 1918	Struck off under Sec. 247
"	25th September 1912	United Bank of Commerce	2,00,00,000	2,81,510	27,080	...	14th August 1918	Do.
		<i>Total, Bengal</i>	<i>2,05,00,000</i>	<i>2,86,969</i>	<i>31,739</i>			
PUNJAB								
"	21st March 1907	Bank of Multan, Multan	2,00,000	80,300	69,028	...	12th May 1918	Voluntarily wound up
MYSORE								
"	8th July 1890	Gudibanda Oopparhalli Sri Hanumantarayawami Bank	20,000	830	830	...	2nd November 1918	
		<i>GRAND TOTAL</i>	<i>2,09,49,970</i>	<i>4,85,651</i>	<i>1,46,185</i>			
			1919					
BOMBAY								
1919	23rd October 1912	Bombay Provincial Bank	25,00,000	4,32,125	2,07,777	...	5th November 1919	
PUNJAB								
"	8th October 1908	Central Brotherhood Urban Bank of India and Ceylon, Ltd., Simla	2,50,000	1,92,560	1,92,560	...	9th November 1919	Voluntary winding up
BENGAL								
"	25th July 1912	Bengal Credit Bank	20,00,000	1,500	300	...	29th January 1919	
"	30th March 1914	Bengal Central Bank	5,00,000	21,000	2,100	...	12th November 1919	Struck off under Sec. 247
		<i>Total, Bengal</i>	<i>25,00,000</i>	<i>22,500</i>	<i>2,400</i>			
		<i>GRAND TOTAL</i>	<i>52,50,000</i>	<i>6,47,185</i>	<i>4,02,737</i>			

No. 15.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1907 TO 1919

	Calcutta	Bombay	Madras	Karachi	Rangoon	Total
	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)
1907	2,24,44	1,26,45	15,48	5,30	(a)	3,71,67
1908	2,12,81	1,25,85	17,54	6,43	(a)	3,62,63
1909	1,97,76	1,43,75	19,48	7,02	(a)	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	5,37,73
1915	3,22,67	1,66,88	19,22	13,66	40,69	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	8,09,19
1917	4,71,93	3,33,54	22,84	20,27	49,66	9,01,24
1918	7,44,17	5,33,62	24,56	24,29	69,27	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	18,01,50

(a) Information not available

APPENDIX I
Banks and their Branches and agencies in the Principal Towns of India

Town	Province	Name of Bank	
A			
Abbottabad	N.-W. Frontier Province	Alliance Bank of Simla	...
Agra	United Provinces	Agra Bank	Head Office.
"	"	Alliance Bank of Simla	...
"	"	Bank of Bengal	...
"	"	Bhargava Commercial Bank	...
"	"	Benares Bank	...
Ahmedabad	Bombay	Bank of Baroda	...
"	"	Bank of Bombay	Two branches.
Ahmednagar	"	Poona Bank	...
Ajmer	Ajmer-Merwara	Alliance Bank of Simla	...
Akola	Central Provinces	Bank of Bombay	...
Akyab	Lower Burma	Bank of Bengal	...
Allahabad	United Provinces	Allahabad Bank	Head Office and one branch.
"	"	Allahabad Trading, and Banking Corporation	Head Office.
"	"	Allahabad Union Bank	Head Office.
"	"	Alliance Bank of Simla	...
"	"	Bank of Bengal	...
"	"	Benares Bank	...
Alleppy	Travancore, Madras	Bank of Madras	...
Ambala	Punjab	Alliance Bank of Simla	...
"	"	Bank of Northern India	...
"	"	Punjab National Bank	...
Amraoti	Berar	Bank of Berar	Head Office.
"	"	Bank of Bombay	...
Amritsar	Punjab	Allahabad Bank	...
"	"	Alliance Bank of Simla	...
"	"	Benares Bank	...
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	National Bank of India	...
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	Head Office.
Arrah	Bihar and Orissa	Fyzabad Bank	...
B			
Badagara	Madras	Nedungudi Bank	...
Bangalore	Mysore	Bangalore Bank	Head Office.
"	"	Bangalore Cantonment Ramavilasa Bank	Head Office.
"	"	Bangalore Cantonment Savings Bank	Head Office.
"	"	Bangalore Mercantile Bank	Head Office.
"	"	Bangalore Union Bank	Head Office.
"	"	Bank of Madras	...
"	"	Bank of Mysore	Head Office.
Bankipore	Bihar and Orissa	Bank of Behar	Head Office.
"	"	Benares Bank	...
Bannu	N.-W. Frontier Province	Frontier Bank	...
"	"	Lyalpur Bank	...
Bareilly	United Provinces	Allahabad Bank	...
"	"	Alliance Bank of Simla	...
"	"	Benares Bank	...
Barnagar	Central India	Alliance Bank of Simla	...
Baroda	Baroda	Bank of Baroda	Head Office.
Belgaum	Bombay	Poona Bank	...
Bellary	Madras	Bank of Madras	...
Benares	United Provinces	Allahabad Bank	...
"	"	Bank of Bengal	...
"	"	Bank of Bihar	...
"	"	Benares Bank	Head Office.
Bezwada	Madras	Bank of Madras	...
Bhagalpur	Bihar and Orissa	Benares Bank	...
Bhera	Punjab	Lyalpur Bank	...
Bhilsa	Central India	Alliance Bank of Simla	...
Bhind	"	"	...
Bhopal	Central India	Bharat National Bank	...
Bimlipatam	Madras	Alliance Bank of Simla	...
		Bank of Madras	...

APPENDIX I—continued

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Bombay	Bombay	Allahabad Bank	...
"	"	Alliance Bank of Simla	...
"	"	Bank of Bengal	Head Office and three branches.
"	"	Bank of Bombay	...
"	"	Bank of Baroda	Head Office.
"	"	Bank of India	...
"	"	Bank of Taiwan	...
"	"	Benares Bank	Head Office and one branch.
"	"	Bombay Merchants Bank	Head Office and three branches.
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Comptoir National d'escompte de Paris	...
"	"	Cox and Company	...
"	"	Eastern Bank	Head Office.
"	"	Empire Bank	...
"	"	Hongkong & Shanghai Banking Corporation	...
"	"	International Banking Corporation	...
"	"	Karachi Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	Head Office.
"	"	National Financing and Commission Corpn.	...
"	"	Punjab National Bank	...
"	"	Russo-Asiatic Bank	...
"	"	Sumitomo Bank	...
"	"	Tata Industrial Bank	Head Office and two branches.
"	"	Yokohama Specie Bank	...
Broach	"	Bank of Bombay	Head Office.
Bridgmangunj	United Provinces	Bridgmangunj Bank	...
C			
Calcutta	Bengal	Allahabad Bank	...
"	"	Alliance Bank of Simla	Head Office and three branches.
"	"	Bank of Bengal	...
"	"	Benares Bank	Head Office.
"	"	Bengal National Bank	Head Office.
"	"	Bhowanipore Banking Corporation	Head Office.
"	"	Calcutta Industrial Bank	...
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	Head Office.
"	"	Co-operative Hindusthan Bank	...
"	"	Cox and Company	...
"	"	Eastern Bank	...
"	"	Hongkong and Shanghai Banking Corporation	Head Office.
"	"	Indian Industrial Bank	...
"	"	International Banking Corporation	Head Office.
"	"	Karnani Industrial Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Punjab National Bank	...
"	"	Tata Industrial Bank	Two branches.
"	"	Yokohama Specie Bank	...
Calicut	Madras	Bank of Madras	Head Office.
"	"	Calicut Bank	Head Office and one branch.
"	"	Nedungudi Bank	Ditto.
Cannanore	"	Malabar Bank	...
Cawnpore	United Provinces	Allahabad Bank	...
"	"	Alliance Bank of Simla	...
"	"	Bank of Bengal	...
"	"	Benares Bank	...
"	"	National Bank of India	...
"	"	Oudh Commercial Bank	...
"	"	Punjab National Bank	...
"	"	Tata Industrial Bank	...
Chandausi	"	Allahabad Bank	...
Chandpore	Bengal	Bank of Bengal (Pay Office)	...
Channapatna	Mysore	Bank of Mysore	...
Chupra	Bihar and Orissa	Bank of Behar	...
Chickmagalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Bank of Bengal	...

APPENDIX I—continued

Banks and their Branches and agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Chittagong	Bengal	Mohaluxmi Bank	Head Office.
Chowghat	Madras	National Bank of India . . . . .	...
		Nedungadi Bank . . . . .	...
Cocanada	Madras	Bank of Madras . . . . .	...
Cochin	"	Bank of Madras . . . . .	...
"	"	Calicut Bank . . . . .	...
"	"	National Bank of India . . . . .	...
"	"	Nedungadi Bank . . . . .	...
Coimbatore	"	Bank of Madras . . . . .	...
"	"	Coimbatore Town Bank	Head Office.
"	"	Coimbatore Sabapathi Bank	Head Office.
D			
Dacca	Bengal	Bank of Bengal . . . . .	...
Dalhousie	Punjab	Alliance Bank of Simla . . . . .	...
Daltangonj	Bihar and Orissa	Chota Nagpur Banking Association . . . . .	...
Darjeeling	Bengal	Alliance Bank of Simla . . . . .	...
"	"	Benares Bank . . . . .	...
Davangere	Mysore	Bank of Mysore . . . . .	...
Dehra Dun	United Provinces	Alliance Bank of Simla . . . . .	...
"	"	Allahabad Bank . . . . .	...
Dehra Ismail Khan	N.-W. Frontier Province	Frontier Bank	Head Office.
"	"	Lyallpur Bank . . . . .	...
"	"	Punjab National Bank . . . . .	...
Delhi	Delhi	Allahabad Bank . . . . .	...
"	"	Alliance Bank of Simla	Three branches.
"	"	Bank of Bengal . . . . .	...
"	"	Bank of Northern India . . . . .	...
"	"	Benares Bank . . . . .	...
"	"	Bharat National Bank	Head Office.
"	"	Central Bank of India . . . . .	...
"	"	Chartered Bank of India, Australia, and China . . . . .	...
"	"	Mercantile Bank of India . . . . .	...
"	"	National Bank of India . . . . .	...
"	"	Punjab National Bank . . . . .	...
Dharwar	Bombay	Dharwar Bank	Head Office.
Durbhanga	Bihar and Orissa	Durbhanga Bank	Head Office.
E			
Ernakulam	Madras	Nedungadi Bank . . . . .	...
Erode	Madras	Bank of Madras . . . . .	...
"	"	Erode Bank	Head Office.
F			
Faridpur	Bengal	Faridpur Bank	Head Office.
"	"	Madaripur Bank	Head Office.
Ferozepore	Punjab	Alliance Bank of Simla . . . . .	...
"	"	Punjab National Bank . . . . .	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
"	"	Allahabad Bank . . . . .	...
"	"	Benares Bank . . . . .	...
"	"	Fyzabad Bank	Head Office.
"	"	Oudh Commercial Bank	Head Office.
G			
Giridih	Bihar and Orissa	Chota Nagpur Banking Association . . . . .	...
Gojra	Punjab	Punjab National Bank . . . . .	...
Gorakhpur	United Provinces	Mufassil Bank	Head Office.
Gujranwala	Punjab	Punjab National Bank . . . . .	...
"	"	Punjab and Sind Bank . . . . .	...
Gulmarg	Kashmir	Alliance Bank of Simla . . . . .	...
Guntur	Madras	Bank of Madras . . . . .	...

APPENDIX I—continued

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Awalior	Central India	Alliance Bank of Simla	...
Gya	Bihar and Orissa	Bank of Behar	...
H			
Hapur	United Provinces	Byopar Sahayak Bank	...
"	"	Punjab National Bank	...
"	"	Allahabad Bank	...
Hathras	"	"	...
Ezariabagh	Bihar and Orissa	Hazaribagh Bank	Head Office.
"	"	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Punjab National Bank	...
Howrah	Bengal	Mercantile Bank of India	...
Hubli	Bombay	Poona Bank	...
"	"	Dharwar Bank	...
Hyderabad (Deccan)	Hyderabad	Bank of Bengal	...
"	"	Tata Industrial Bank	...
Hyderabad (Sind)	Sind	Bank of Bombay	...
"	"	Karachi Bank	...
"	"	Punjab National Bank	...
I			
Indore	Central India	Bank of Bombay	...
J			
Jalgaon	Bombay	Bank of Bombay	...
Jalpaiguri	Bengal	Bank of Bengal	Head Office.
"	"	Bengal Duars Bank	Head Office.
"	"	Jalpaiguri Banking and Trading Corporation.	...
Jammu	Kashmir	Bharat National Bank	...
"	"	Punjab National Bank	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhansi	United Provinces	Allahabad Bank	...
"	"	Benares Bank	...
Jharia	Bihar and Orissa	Central Bank of India	...
Jhelum	Punjab	Punjab National Bank	...
Jhang	"	Lyallpur Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Bhargava Commercial Bank	Head Office.
"	"	Jubbulpore Central Bank	Head Office.
Jullunder	Punjab	Alliance Bank of Simla	...
"	"	Punjab National Bank	...
K			
Karachi	Sind	Alliance Bank of Simla	...
"	"	Bank of Bombay	...
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Cox and Company	...
"	"	Karachi Bank	Head Office.
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Punjab National Bank	...
Kasaali	Punjab	Alliance Bank of Simla	...
Kasur	"	Punjab National Bank	...
Khandwa	Central Provinces	Nimur District Central Bank	Head Office.
Kolhapur	Bombay	Poona Bank	...
Kumbakonam	Madras	Kumbakonam Bank	Head Office.
"	"	Union Bank	Head Office.

APPENDIX I—continued

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
L			
Lahore	Punjab	Alliance Bank of Simla	Two branches.
"	"	Bank of Bengal	"
"	"	Bank of Northern India	"
"	"	Benares Bank	"
"	"	Central Bank of India	"
"	"	Frontier Bank	"
"	"	Jain Bank of India	Head Office.
"	"	Muslim Bank of India	Head Office.
"	"	National Bank of India	"
"	"	Punjab National Bank	Head Office and one branch.
"	"	Punjab and Sind Bank	"
Lakke	N. W. Frontier Province	Frontier Bank	"
Larkana	Sind	Karachi Bank	"
Lucknow	United Provinces	Allahabad Bank	Three branches.
"	"	Alliance Bank of Simla	Two branches.
"	"	Bank of Bengal	"
"	"	Benares Bank	"
"	"	Lucknow Banking and Trading Corporation	Head Office.
"	"	National Bank of Upper India	Head Office.
"	"	Oudh Commercial Bank	"
"	"	Tata Industrial Bank	"
Ludhiana	Punjab	Punjab National Bank	"
Lyallpur	"	Allahabad Bank	"
"	"	Central Bank of India	"
"	"	Colony Bank	Head Office.
"	"	Lyallpur Bank	Head Office and one branch.
"	"	Punjab National Bank	"
"	"	Punjab and Sind Bank	"
M			
Madras	Madras	Bank of Madras	Head Office.
"	"	Benares Bank	"
"	"	Central Bank of India	"
"	"	Chartered Bank of India, Australia, and China	"
"	"	Indian Bank	Head Office and three branches.
"	"	Mercantile Bank of India	"
"	"	National Bank of India	"
"	"	Tata Industrial Bank	"
Madura	"	Bank of Madras	"
"	"	Indian Bank	"
Mandalay	Upper Burma	National Bank of India	"
Mangalore	Madras	Bank of Madras	"
"	"	Canara Bank	Head Office.
Masulipatam	"	Bank of Madras	"
Meerut	United Provinces	Allahabad Bank	"
"	"	Alliance Bank of Simla	Two branches.
"	"	Benares Bank	"
"	"	Byopar Sahayak Bank	Head Office.
"	"	Meerut Bank	Head Office.
Mehsana	Baroda	Bank of Baroda	"
Miraj	Bombay	Poona Bank	"
Montgomery	Punjab	Punjab National Bank	"
Moradabad	United Provinces	Allahabad Bank	"
Morena	Central India	Alliance Bank of Simla	"
Moulmein	Lower Burma	Bank of Bengal	"
Mullasherry	Madras	Calicut Bank	"
Multan	Punjab	Alliance Bank of Simla	"
"	"	Punjab National Bank	"
Murree	Punjab	Alliance Bank of Simla	"
"	"	Bank of Northern India	"
"	"	Gox and Company	"
Mussooree	United Provinces	Allahabad Bank	"
"	"	Alliance Bank of Simla	"
"	"	Benares Bank	"
Muzaffarpur	Bihar and Orissa	Benares Bank	"
Mysore	Mysore	Bank of Mysore	"
N			
Nagpur	Central Provinces	Allahabad Bank	"
"	"	Bank of Bengal	"
Naini Tal	United Provinces	Nagpur Central Bank	Head Office.
"	"	Allahabad Bank	"
"	"	Alliance Bank of Simla	"
"	"	Benares Bank	"

APPENDIX I—continued

Banks and their Branches and Agencies in the Principal Towns of India—continued

Town	Province	Name of Bank	
Naogaon	Bengal	Naogaon Union Bank	Head Office.
Narayanganj	"	Bank of Bengal	...
Narsapur	Madras	Bank of Madras	...
Natore	Bengal	Natore City Bank	Head Office.
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Bank of Madras	...
Newshera	N.-W. Frontier Province	Alliance Bank of Simla	...
Nuddea	Bengal	Khoksa Janipur Banking Corporation	Head Office.
O			
Ootacamund	Madras	Bank of Madras	...
Octapalam	"	Nedungudi Bank	...
Ooregam	Mysore	Bank of Mysore	...
P			
Palghat	Madras	Nedungudi Bank	...
Parbhani	Hyderabad	Bank of Bengal (Pay Office)	...
Patiala	Punjab	Bharat National Bank	...
"	"	Punjab National Bank	...
Patna	Bihar and Orissa	Allahabad Bank	...
"	"	Bank of Bengal	...
"	"	Bank of Behar	...
"	"	Benares Bank	...
Peshawar	N.-W. Frontier Province	Alliance Bank of Simla	Two branches.
"	"	Punjab National Bank	...
"	"	Bank of Peshawar	Head Office.
Poona	Bombay	Bank of Bombay	...
"	"	Poona Bank	Head Office.
"	"	Poona Mercantile Bank	Head Office.
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Q			
Quetta	Baluchistan	Alliance Bank of Simla	...
"	"	Bank of Bombay	...
R			
Rae Bareli	United Provinces	Allahabad Bank	...
Rajahmundry	Madras	Bank of Madras	...
Rajshahi	Bengal	Rajshahi Lakshmi Bank	Head Office.
"	"	Rajshahi Peoples' Bank	Head Office.
"	"	Rajshahi Banking and Trading Corporation	Head Office.
Rajkote	Bombay	Bank of Bombay	...
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Alliance Bank of Simla	...
"	"	Bank of Bengal	...
"	"	Chartered Bank of India, Australia and China	...
"	"	Hongkong and Shanghai Banking Corporation.	...
"	"	International Banking Corporation	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Tata Industrial Bank	...
"	"	Yokohama Specie Bank	...
Rajbari	Bengal	Rajbari Bank	Head Office.
Rangpur	"	Gaibanda Bank	Head Office.
"	"	North Bengal Bank	Head Office.
"	"	Rangpur Bank	Head Office.
"	"	Zamindars Bank	Head Office.
Rawalpindi	Punjab	Alliance Bank of Simla	...
"	"	Bank of Northern India	Head Office and one branch.
"	"	Cox and Company	...
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	...

APPENDIX I—concluded

Banks and their Branches and Agencies in the Principal Towns of India—concluded

Town	Province	Name of Bank	
S			
Sagar	Mysore	Bank of Mysore	...
Saharanpur	United Provinces	Alliance Bank of Simla	...
"	"	Benaras Bank	...
Salem	Madras	Bank of Madras	...
"	"	Salem Town Bank	Head Office.
Sargodha	Punjab	Punjab National Bank	...
Sassaram	Bihar and Orissa	Bank of Behar	...
Secunderabad	Hyderabad	Bank of Bengal	...
Serajganj	Bengal	Bank of Bengal (Pay Office)	...
Shimoga	Mysore	Bank of Mysore	...
Sholapur	Bombay	Bank of Bombay	...
Shujalpur	Central India	Alliance Bank of Simla	...
Sialkot	Punjab	Alliance Bank of Simla	...
"	"	Bharat National Bank	...
"	"	Punjab National Bank	...
Simla	"	Alliance Bank of Simla	Head Office and one branch.
"	"	Bank of Bengal	...
"	"	Benares Bank	...
Sipri	Central India	Alliance Bank of Simla	...
Sitapur	United Provinces	Allahabad Bank	...
Srinagar	Kashmir	Alliance Bank of Simla	...
"	"	Bharat National Bank	...
"	"	Cox and Company	...
"	"	Punjab National Bank	...
Sukkur	Sind	Bank of Bombay	...
Surat	Bombay	Bank of Baroda	...
"	"	Bank of Bombay	...
"	"	National Financing and Commission Corporation.	...
T			
Tavoy	Lower Burma	Chartered Bank of India, Australia and China	...
Tehri	United Provinces	Bank of Garhwal	Head Office.
Tellicherry	Madras	Bank of Madras	...
"	"	Calicut Bank	...
"	"	Tellicherry Bank	Head Office.
Tinnevely	"	South India Bank	Head Office.
"	"	Tinnevely Bank	Head Office.
Tiptur	"	Bank of Mysore	...
Tirur	"	Nedungadi Bank	...
Tonk	N.-W. Frontier Province	Frontier Bank	...
Trichinopoly	Madras	Bank of Madras	...
"	"	Trichinopoly Hindu Saving Bank	Head Office.
"	"	Trichinopoly National Bank	Head Office.
Trivandrum	"	Bank of Madras	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Bank of Madras	...
"	"	National Bank of India	...
"	"	South India Bank	...
U			
Ujjain	Central India	Alliance Bank of Simla	...
V			
Vellore	Madras	Vellore Commercial Bank	Head Office.
"	"	Vellore Mercantile Bank	Head Office.
Vizianagram	"	Bank of Madras	...
W			
Wazirabad	Punjab	Bharat National Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.

APPENDIX II.

Names of London Offices, Agents or Correspondents of certain Banks and Firms (doing banking business) in India.

Name of Bank	London Office, Agent or Correspondent	Address
<i>Presidency Banks.</i>		
Bank of Bengal	Bank of England	Threadneedle Street, E. C. 2.
	Coutts & Co.	440, Strand, W. C. 2.
	Lloyds Bank	71, Lombard Street, E. C. 3.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Bank of Bombay	Coutts & Co.	440, Strand, W. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Bank of Madras	Bank of England	Threadneedle Street, E. C. 2.
	National Provincial & Union Bank of England	15, Bishops Gate, E. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
<i>Other Banks and kindred Firms.</i>		
Alliance Bank of Simla	Boulton Brothers & Co.	39, Old Broad Street, E. C. 2.
	London County, Westminster and Paris Bank	41, Lothbury, E. C. 2.
	Barclays Bank	54, Lombard Street, E. C. 3.
Tata Industrial Bank	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
	Lloyd's Bank	71, Lombard Street, E. C. 3.
Allahabad Bank	National Provincial & Union Bank of England	15, Bishops Gate, E. C. 2.
	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
Central Bank of India	London Joint City & Midland Bank	5, Threadneedle Street, E. C. 2.
Bank of Baroda	Eastern Bank	4, Crosby Sq., E. C. 3.
Bank of Mysore	Ditto	Ditto.
Grindlay & Co.	London Office	54, Parliament Street.
Thomas Cook & Son	Ditto	Ludgate Circus, E. C. 4.
King Hamilton & Co. (Calcutta)	} Henry S. King & Co.	65, Cornhill, E. C. 3.
King, King & Co. (Bombay)		
<i>Exchange Banks.</i>		
Eastern Bank	London Office	4, Crosby Sq., E. C. 3.
Cor & Co.	Ditto	16, Charing Cross, S. W. 1.
Mercantile Bank of India	Ditto	15, Grace Church Street, E. C. 3.
Chartered Bank of India, Australia and China.	Ditto	38, Bishops Gate, E. C. 2.
National Bank of India	Ditto	28, Bishops Gate, E. C. 2.
Hongkong and Shanghai Banking Corporation.	Ditto	9, Grace Church Street, E. C. 3.
Yokohama Specie Bank	Ditto	7, Bishops Gate, E. C. 2.
Bank of Taiwan	Ditto	58, Old Broad Street, E. C. 2.
Comptoir National d'Escompte de Paris.	Ditto	8-13, King William Street, E. C. 4.
Siam-Asiatic Bank	Ditto	64, Old Broad Street, E. C. 2.
International Banking Corporation	Ditto	36, Bishops Gate, E. C. 2.

APPENDIX III.

Deposits of the World's great Banks

Principal Banks of the world	Deposits and current accounts 1918-19	Principal Banks of the world	Deposits and current accounts 1918-19
	£		£
Imperial Bank of Germany	731,431,000	Royal Bank of Scotland	29,739,000
Deutsche Bank	360,353,000	Kansallis-Osake Pankki	29,597,000
Oesterreichische-Ungarischen Bank	348,667,000	Irving National Bank	29,249,000
London Joint City and Midland Bank	347,423,000	Commercial Banking Co. of Sydney	28,762,000
State Bank of Russia	345,550,000	National Bank of Egypt	28,746,000
Lloyds Bank	328,072,000	Union Bank of Australia, Ltd.	28,540,000
London County, Westminster and Paris Bank	281,194,000	National Bank of Ireland	28,270,000
Bank of England	241,211,000	British Bank of Northern Commerce	27,811,000
Barclays Bank	239,382,000	British Linen Bank	27,301,000
Dresdner Bank	207,905,000	Old Colony Trust Co., Boston	27,212,000
National Provincial and Union Bank	200,865,000	Merchants' Bank of Canada	27,091,000
Direction der Discounto-Gesellschaft	188,452,000	Union Bank of Scotland	26,932,000
National City Bank, New York	158,512,000	Glyn, Mills, Currie & Co.	26,485,000
Bank of France	142,157,000	Corn Exchange National, Chicago	25,698,000
Guaranty Trust Co. of New York	141,670,000	Bank of Australasia	25,532,000
*Comptoir National d'Escompte de Paris(a)	130,854,000	Union Bank of Canada	25,465,000
Oesterreichische Credit-Anstalt	115,561,000	Illinois Trust and Savings Bank	25,097,000
Banca Commerciale Italiana	114,835,000	Rotterdamsche Bankvereniging	24,583,000
Crédit Lyonnais	112,814,000	Bank of Nova Scotia	24,446,000
Bank of Japan	108,284,000	National Bank of Belgium	23,392,000
Banco de la Nacion Argentina	104,329,000	Bank of Ireland	23,300,000
Darmstadter Bank	100,797,000	Yorkshire Penny Bank	23,014,000
National Bank of Commerce, New York	97,687,000	*Cox & Co.'s Bank(a)	22,552,000
Banca Italiana di Sconto	91,810,000	Sumitomo Bank(a)	22,229,000
Credito Italiano	91,371,000	Lankashire and Yorkshire Bank	21,691,000
Banco do Brazil	88,059,000	Dominion Bank	21,515,900
Bank of Spain	86,443,000	National Bank of Australasia	20,785,000
Société Générale (Paris)	85,191,000	London and Brazilian Bank	19,667,000
*Hongkong and Shanghai Banking Corporation(a)	82,197,000	*International Banking Corporation(a)	18,780,000
Chase National Bank, New York	81,804,000	*Mercantile Bank of India(a)	16,540,000
Bank of Montreal	80,321,000	*Eastern Bank(a)	11,702,000
Oesterreichische Länderbank	78,348,000		
Canadian Bank of Commerce	70,654,000	Principal Indian Banks	Deposits and current accounts 1919
Bankers' Trust Company, New York	69,342,000		£
Commonwealth Bank of Australia	68,404,000	Bank of Bengal	82,541,000
Royal Bank of Canada	68,382,000	Bank of Bombay	30,196,000
First National Bank, New York	64,890,000	Alliance Bank of Simla	13,419,000
Banca d'Italia	63,866,000	Bank of Madras	13,200,000
Continental and Commercial National Bank, Chicago	63,633,000	Central Bank of India	9,577,000
Bank of Liverpool and Martins	63,243,000	Allahabad Bank	9,361,000
Bank of New South Wales	56,248,000	Tata Industrial Bank	8,712,000
*Yokohama Specie Bank(a)	53,999,000	Bank of India	7,407,000
Anglo South American Bank	52,698,000	Bank of Baroda	4,012,000
*Chartered Bank of India, Australia and China(a)	52,403,000	Punjab National Bank	2,519,000
Equitable Trust Co. of New York	51,641,000	Bank of Mysore	1,064,000
Mechanics and Metals National Bank	50,299,000	National Financing and Commission Corporation	709,000
Standard Bank of South Africa	44,920,000	Benares Bank	615,000
Manchester and Liverpool District Bank	44,591,000	Indian Bank, Madras	587,000
Central Union Trust Company, New York	43,404,000	Punjab and Sind Bank	479,000
*Bank of Taiwan(a)	43,238,000	Bhowanipore Banking Corporation	306,000
First National Bank, Chicago	42,844,000	Karachi Bank	285,000
National Bank of South Africa	42,380,000	Bengal National Bank	259,000
Hanover National Bank, New York	39,577,000	Chota Nagpur Banking Association	190,000
First National Bank, Boston	39,324,000	Nedungudi Bank	183,000
Stockholms Handelsbank	38,581,000	Jalpaiguri Banking and Trading Corporation	174,000
Skandinaviska Kreditaktiebolaget	38,167,000	Bank of Northern India	140,000
Farmers' Loan and Trust Co., New York	37,641,000	Lyallpur Bank	124,000
Nederlandsche Handel-Maatschappij	37,450,000	Bank of Behar	122,000
London and River Plate Bank	37,281,000	Canara Bank	79,000
Swiss Bank Corporation	36,896,000	Ajodhia Bank	79,000
Mitsui Bank	36,546,000	Bangalore Bank	77,000
Société Générale de Belgique	35,497,000	Oudh Commercial Bank	74,000
*National Bank of India(a)	39,563,000	South India Bank	71,000
Bank of New Zealand	34,577,000	Co-operative Hindustan Bank	66,000
Banque Nationale de Credit	34,030,000	Vellore Commercial Bank	63,000
Bank of Scotland	32,568,000	Byopar Sahayak Bank	59,000
William Deacon's Bank	31,837,000	Jessore United Bank	57,000
Commercial Bank of Scotland	31,511,000	Union Bank	57,000
National Bank of Scotland	30,748,000		
National Shawmut Bank, Boston	30,368,000		
Clydesdale Bank	30,254,000		

* Figures for 1919.

NOTE.—Rupee figures have been converted at the rate Rs. 10 = £1.

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