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1920

DEPARTMENT OF STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

WITH A

MAP, INTRODUCTORY MEMORANDUM,
AND BANKING DIRECTORY

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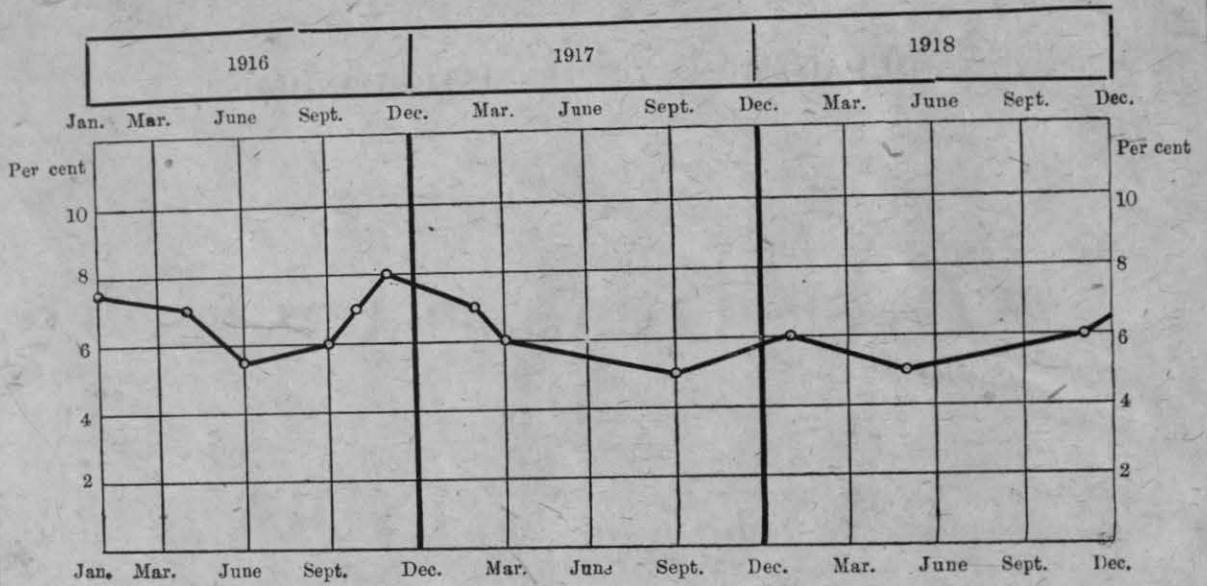
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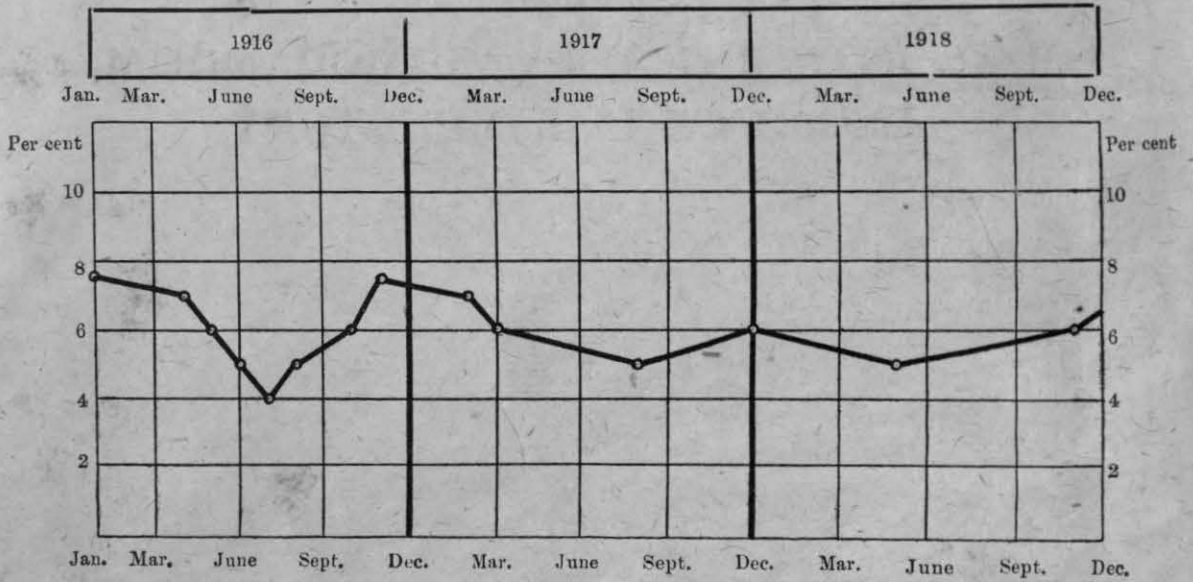
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1920

Presidency Bank Rates during the years 1916, 1917 and 1918.

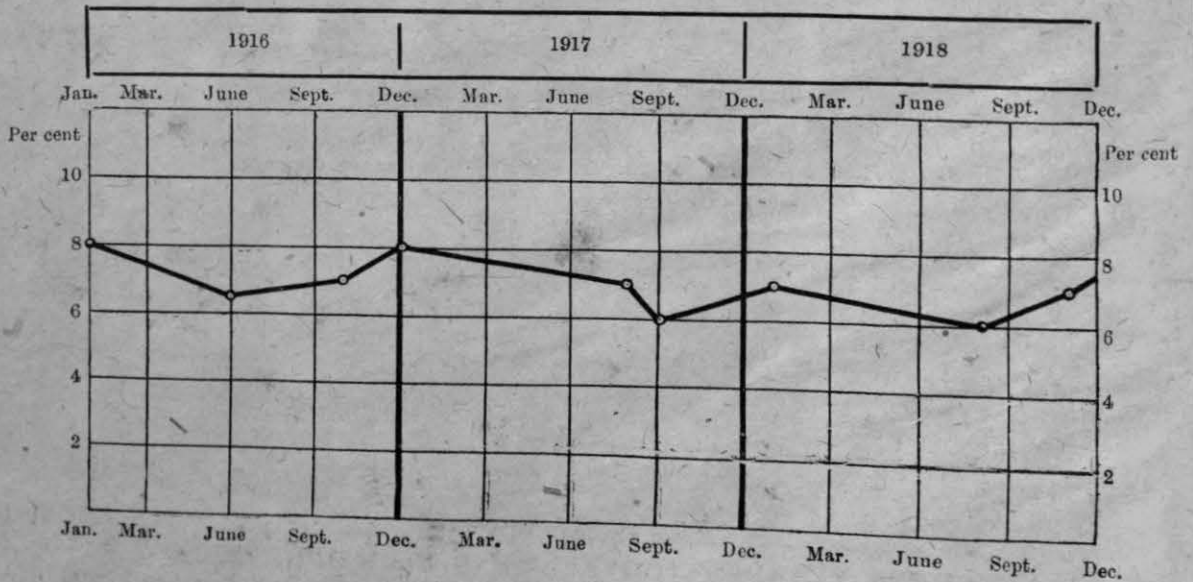
BANK OF BENGAL



BANK OF BOMBAY



BANK OF MADRAS



FIFTH ISSUE

DEPARTMENT OF STATISTICS, INDIA

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GOVERNMENT OF INDIA
SUPERINTENDENT GOVERNMENT PRINTING, INDIA
1911

CONTENTS

	PAGE
Memorandum	1-7
Chart illustrating variations in Presidency Bank Rates	<i>frontispiece</i>
Map showing the distribution of Banks in India in 1917 with their branches and agencies in India and of Treasuries which issue and cash Bills	<i>facing page 1</i>
Table No.	
<i>I. Summary Tables</i>	
1. Capital, reserve, deposits, and cash balances of the three Presidency Banks on 31st December each year	9
2. Capital, reserve, deposits, and cash balances of the Exchange Banks on 31st December each year	9
3. Capital, reserve, deposits, and cash balances of principal Indian Joint-Stock Banks on 31st December each year	10
4. Capital and reserve and deposits of the Presidency, Exchange and Joint Stock Banks and the total volume of trade in each year from 1913 to 1918	10
5. Proportion per cent of cash to liabilities on deposits of the several classes of banks on 31st December each year	11
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, 1918	11
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, 1918	11
8. Number of banks liquidated with their authorised, subscribed, and paid-up capital in each year since 1913	11
9. Number of banks liquidated with their authorised, subscribed, and paid-up capital and deposits in each province in British India in 1918	12
<i>II. General Tables</i>	
10. Capital, reserve, deposits, cash, investments, and dividend of the Bank of Bengal on 31st December each year	12
11. Capital, reserve, deposits, cash, investments, and dividend of the Bank of Bombay on 31st December each year	13
12. Capital, reserve, deposits, cash, investments, and dividend of the Bank of Madras on 31st December each year	13
13. Population of provinces served by the Presidency Banks and the <i>per capita</i> deposit in each Bank	13
14. Average bank rates of the Presidency Banks from 1870 to 1918	14
15. Variations in the Presidency Bank rates during the calendar years 1917 and 1918	14
16. Liabilities and assets of the Exchange Banks during the past five years, as far as published in their balance sheets	15
17. Capital, reserve, deposits, and cash of the Indian Joint-Stock Banks during the past five years, as far as available	16-18
18. Names of banks failed or liquidated from 1913 with the dates of registration and liquidation, and statistics of capital and deposits	19-25
19. Number of depositors and amount of deposits in the Post Office Savings Banks from 1899-1900 to 1918-19	25
20. Total amount of cheques cleared from the Clearing Houses in each year from 1907 to 1918	26
21. Cash balances in the Public Treasuries and at credit of Government in the Presidency Banks from 1899-1900 to 1918-19	26
22. Silver purchased by Government, Silver Coinage, and Imports and Exports of Silver and Gold from 1899-1900 to 1918-19	27
23. Absorption of Rupees and Half-Rupees in India during 1917-18 and 1918-19	27
24. Absorption of Gold in India	28
25. Balance of Trade of India	28
Appendix I—Banks and their branches in the principal towns of India	29-35
Appendix II—London Offices, Agents or correspondents of Banks and Banking firms doing business in India	36
Appendix III—List of Government Treasuries which issue and cash bills	37
Appendix IV—Deposits of Principal Banks of the world	38
Index	39-40

BANKS IN INDIA

(PREPARED IN THE DEPARTMENT OF STATISTICS, INDIA)

Scale 1 Inch = 128 Miles or $\frac{1}{100000}$



Presidency Banks.	Exchange Banks.	Indian Joint Stock Banks.
Bank of Bengal (Head O.)	Exchange Banks	Indian Joint Stock Banks H. O.
Branches and Agencies	Branches and Agencies	Branches and Agencies
Bank of Bombay (Head O.)		
Branches and Agencies		
Bank of Madras (Head O.)		
Branches and Agencies		

Towns, with a population of 50,000 or more having no Banks
 Treasuries which issue and cash bills have been shown by red dots
 NOTE.—Where more than one Head or Branch Office exists, the total number of Head Offices is shown on the top and that of Branch Offices at the bottom of the town in appropriate tint, thus—

 CALCUTTA 3 8 7	 BOMBAY 3 1 1 1	 MADRAS 3 3
------------------------------	------------------------------	--------------------------

Banks.	Head Offices.	Branches & Agencies.
Presidency Banks		
Bank of Bengal	Calcutta	26
Bank of Bombay	Bombay	18
Bank of Madras	Madras	24
Total	3	68
Exchange Banks	†	48
Indian Joint Stock Banks	93	206
Total	96	254
GRAND TOTAL	96	322

† There are 11 Exchange Banks, doing business in India, of which the Head Offices are situated outside India.

Banks.	Deposits (£ 1,000)	Per cent. of Total.	
Presidency Banks	(3)	39,747	36.6
Exchange Banks	(10) †	40,842*	37.6
Indian Joint Stock Banks	(47) †	28,699	25.8
Total (60)	108,888	100	

* Deposits in India. † Banks furnishing Returns for 1918.



BANKING IN 1918.

FURTHER EXPANSION IN DEPOSITS.

The year 1918 was a year crowded with events, such as a silver crisis, a rise in exchange, a failure of the monsoon over wide areas, a virulent epidemic of influenza, and, last but not least, an unusual vigour in the production of munitions for export to the Allies. Our overseas trade in merchandise during the calendar year 1918 was nearly R418 crores (£279 millions) as against R389 crores (£259 millions) in 1917, and R426 crores (£284 millions) in the pre-war year 1913. The year's imports of merchandise were in point of value 10 per cent above those of the preceding year but 10 per cent below when compared with the pre-war year. In exports the increase was one of 6 per cent as against 1917 and 4 per cent as against 1913. The main changes in imports were the increases, as compared with the preceding year, in cotton twist and yarn, sugar 16 D. S. and above, steel bars and channels, and raw cotton, and the decreases in coloured cotton piece-goods, motor cars and motor cycles, and iron or steel sheets and plates.

Money Market conditions.

The march of events from the banking viewpoint is well summed up by Sir James (now Lord) Meston, the Hon'ble Finance Member of Council, as follows:—
“At the commencement of the year the markets generally were inclined to be nervous, not merely on account of the military situation, but also particularly because of the approach of the April cotton settlement at Bombay, where the speculative transactions involved had been unusually large. Prices of cotton had risen; a squeeze for money was threatened in Bombay; and those heavy speculators whose anticipations had been falsified by events appealed to Government to intervene by fixing a maximum price to protect them from loss, declaring that unless this step was taken a general financial debacle was inevitable. Government decided that the circumstances did not justify their intervention, and in point of fact the settlement was attended by no serious crisis, and as usually happens in Bombay the period of tight money rapidly passed away. * * *
The receipt of the war loan proceeds and the absence of any substantial trade demand caused the percentages of cash to liabilities in all three Presidency Banks to improve throughout July. Before the end of August, however, the Bank of Bengal began to feel the demand for the finance of jute. * * *
Owing to higher prices and possibly also to the fact that many firms had invested heavily in the loan, the Bank's jute advances were fairly large, and from the end of July their cash percentage steadily fell. The Bank of Bombay's cash continued to increase during August, but after that month the effect of the disbursements by Government of the large ways and means advances taken from the Bank made itself felt, and the cash dropped from R14 crores at the end of August to R9½ crores at the end of October. Simultaneously the Bank of Bengal's cash had steadily decreased from R15 crores at the end of August to R9 crores by the first week in November, and both Banks accordingly then raised their rate from 5 per cent, at which it stood since May, to 6 per cent. The Bank of Madras, which had temporarily reduced its rate to 6 per cent on the 6th August, followed suit by raising its rate to 7 per cent on the 11th November. The low level at which the cash of the Banks of Bengal and Bombay stood during last autumn, as compared with 1917, and the growing tightness of money during the later months with its inevitable reaction on the ability of Government to finance themselves by temporary borrowing, have been the most noteworthy feature of the money market conditions during the year. These were in marked contrast to the conditions of the preceding year.”

Clearing House Returns.

Clearing House returns bring out the remarkable activity in banking during the year. There was a rise in the clearings in all the five chief ports, and except in Madras these clearings were a new high record.

Cheques cleared from Clearing Houses

	Pre-war year (1913)	Last year (1917)	Year under review (1918)
	R(lakhs)	R(lakhs)	R(lakhs)
Calcutta	3,33,02	4,71,93	7,44,17
Bombay	2,19,30	3,36,54	5,33,62
Madras	23,56	22,84	24,56
Karachi	12,49	20,27	24,29
Rangoon	61,98	49,66	69,27
Total	6,50,35	9,01,24	13,95,91

There was thus an increase in the total of 55 per cent, as against the previous year, and of 115 per cent, as against the pre-war year. The returns of the last twelve years are set out in table 20. These figures are of more than ordinary interest, since they indicate the growth of transactions which result from the daily transfer throughout the year of a huge amount of credit from one party to another. It need hardly be said that behind each of these cheques is the right to demand legal tender from the bank on which it is drawn, and this means that prudent bankers have to make an allowance for cash demands involved in this creation of credit.

Dividends of the Big Banks.

The year's banking results are brought out in the dividends of banks for 1918. Of the fifteen banks referred to below nine declared higher dividends than in the previous year. The remaining banks paid the same dividends as in 1917.

Dividends of Banks

Banks.	1912	1913 (pre-war year)	1914	1915	1916	1917	1918	Yield at prices of share at end of December 1918		
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent		
Bank of Bengal	14	14	16	16	16	17	17	R.	a.	p.
" " Bombay	14	14	14½	15	15	17½	18½	5	1	5
" " Madras	12	12	12	12	12	12	12	5	0	0
Chartered Bank of India, Australia, and China	14	17	14	14	17	19	20½	4	8	0
Eastern Bank	5	6	5	5	6	7	7½	5	7	10
Hongkong and Shanghai Banking Corporation	34	34	36	36	38	42	47½	5	12	6
Mercantile Bank of India	8	8	8	10	12	14	14	4	10	8
National Bank of India	14	16	16	16	16	20	20	5	5	9
Bank of Rangoon	4½	4½	5	5	5	*	*	*	*	*
" " Baroda	7½	7½	7½	8	9	10	11	7	13	9
" " India	6	6	6	6½	8	10	12	6	11	3
" " Mysore . . . . .	...	...	5	6	8	8	9	5	10	0
Allahabad Bank	18	18	18	18	18	18	18	5	12	0
Alliance Bank of Simla	14	14	14	14	16	17	17	5	10	8
Central Bank of India	6	3	...	4½	6½	7½	8½	7	3	3
Punjab National Bank	10½	11	11	10	10	10	10½	5	13	4

Cash Balances.

As will be seen from table 5, cash balances at the end of 1918 were 29 per cent of the liabilities on deposits in the case of the Presidency Banks, 20 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 116 per cent in the case of those Banks doing business all over Asia. The percentage for Indian Joint Stock Banks is 24. The fluctuations in the proportion per cent of cash to liabilities on deposits illustrate

* The Bank of Rangoon was amalgamated with the Alliance Bank of Simla, Ltd., in 1917.

how the requirements for safety of the different classes of banks must always vary, just as do the requirements of the same class of banks at different times.

Bank Rates.

The Presidency Bank rates during 1918 were at 6 per cent in January in the Banks of Bengal and Bombay and 7 per cent in the Bank of Madras. These rates also prevailed at the close of the year. The fluctuations in the rate during the year are given in table 15. The difference between the maximum and minimum rates in the last six years was as follows:—

	1913 (Pre-war year)	1914	1915	1916	1917	1918
Bank of Bengal	5	4	1	3	3	1
Bank of Bombay	4	3	1	4	3	1
Bank of Madras	2	3	2	2	2	1

The maximum and minimum rates during the last six years were as follows:—

Bank.	1913 (Pre-war year)		1914		1915		1916		1917		1918	
	Maxi- mum	Mini- mum	Maxi- mum	Mini- mum	Maxi- mum	Mini- mum	Maxi- mum	Mini- mum	Maxi- mum	Mini- mum	Maxi- mum	Mini- mum
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent.	per cent.
Bank of Bengal	8	3	7	3	6	5	8	5	8	5	6	5
Bank of Bombay	7	3	6	3	6	5	8	4	8	5	6	5
Bank of Madras	7	5	7	4	7	5	8	6	8	6	7	6

The average rates of the three banks in each year from 1870 are given in table 14. The difference shown above of only one per cent between the maximum and minimum in the bank rates of all three Presidency Banks in 1918 should not pass unnoticed.

Increase in Deposits.

It will be seen from the table below that although the deposits in the Presidency Banks decreased in the year under report as compared with the preceding year, the total deposits in all the banks have steadily increased during the last thirty years, the only set-back being in 1914, the first year of war. The deposits of the Exchange Banks refer to Indian deposits only.

Year	Presidency Banks and Branches	Exchange Banks (Deposits in India only)	Indian Joint-Stock Banks	TOTAL
	R(1,000)	R(1,000)	R(1,000)	R(1,000)
Thirty years ago (1888)	10,84,30	4,53,68	1,82,56	17,20,54
Twenty years ago (1898)	13,84,51	9,49,29	6,81,08	30,14,88
Ten years ago (1908)	31,87,32	19,51,52	16,26,09	67,64,93
1909	35,84,79	20,27,42	20,49,10	76,61,31
1910	36,58,01	24,79,17	25,65,85	87,03,03
1911	38,58,29	28,16,90	25,29,11	92,04,30
1912	40,11,48	29,53,62	27,25,98	96,91,08
1913	42,37,16	31,03,54	24,10,34	97,51,04
1914	45,65,60	30,14,76	18,37,12	94,17,48
1915	43,49,86	33,54,56	18,78,64	95,83,06
1916	49,91,45	38,03,88	25,72,28	1,13,67,61
1917	75,43,02	53,37,53	32,16,21	1,60,96,76
1918	59,62,03	61,26,33	42,14,83	1,63,03,19

Banking results.

In the following table are compared the principal items in the balance sheets of the three classes of banks. The figures for the Exchange Banks and the Indian Joint Stock Banks relate to those banks for which figures for both 1917 and 1918 are available, namely, 9 Exchange Banks and 40 Indian Joint Stock Banks. The

principal items in the balance sheets of the three Presidency Banks are shown separately :—

Banks.	Deposits, etc.		Cash in hand, at bankers, etc.		Investments.		Bills discounted, etc.	
	1918	1917	1918	1917	1918	1917	1918	1917
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
Bank of Bengal	29,77.99	33,82.29	9,32.92	15,69.14	7,79.76	7,73.90	16,93.89	14,49.40
Bank of Bombay	19,27.08	30,53.02	5,48.81	14,08.15	3,53.53	7,44.97	12,22.78	11,02.62
Bank of Madras	10,56.96	11,07.71	3,36.44	5,32.27	1,39.79	94.61	6,94.12	6,13.24
Total Presidency Banks	59,62.03	75,43.02	18,18.17	35,09.56	12,73.08	16,13.48	36,10.79	31,65.26
Indian Joint Stock Banks (40 Banks) .	37,32.97	32,02.25	9,09.23	7,84.90	6,43.99	5,23.23	26,53.83	23,55.68
	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)	£(1,000)
Exchange Banks doing a considerable portion of their business in India (5 Banks).	98,715	84,510	26,969	27,939	12,847	10,290	34,326	26,679
Other Exchange Banks (4 Banks)	206,862	167,184	44,196	47,915	18,193	7,426	108,004	53,774
Total Exchange Banks	305,577	251,694	71,165	75,854	31,040	17,716	142,330	80,453

While deposits and investments showed a decrease, as compared with the previous year, in the case of the Presidency Banks, there was a considerable increase in the case of the Indian Joint Stock Banks and the Exchange Banks. Cash in the case of the Presidency Banks, after an abnormal increase in 1917, fell to the level of 1916; it also fell appreciably in the case of the Exchange Banks, but in the case of Indian Joint Stock Banks, there was a considerable increase.

Presidency Banks.

An examination of the statements of accounts of the Presidency Banks (see tables 1, 10, 11 and 12) reveals the fact that Government or public deposits in 1918 increased, while private deposits decreased. Cash balances and reserves were also less than in 1917. 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	
					1	2		3	4	5	6	7
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	per cent	per cent	R(1,000)
1913 (pre-war year)	3,75,00	3,73,07	5,83,66	36,48,50	11.8	16.1	15,37,75
1914	3,75,00	3,89,17	5,61,52	40,04,98	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

Since the date to which the table refers the proposal of amalgamating the three banks has arisen. The following remarks of the Hon'ble Finance Member are interesting in this connexion.

Amalgamation of Banks.—“Practically as soon as the Armistice was declared, the three Presidency Banks came together, and when Sir James Meston went to Bombay he was confidentially approached by them as to the way in which the Government would look on the question of their amalgamation. * * * Some informal discussions with the Banks followed, and they eventually put before us a scheme which we have passed on with our observations to the Secretary of State. * * * The development of banking facilities was put forward as the basis of our discussion with the Banks, and they have undertaken, if this scheme goes through, to put before themselves the ideal of opening a branch in every district in India, and have further undertaken, within the first five years, to open no less than 100 branches in different districts, of which Government shall have the option of nomination 25 per cent. * * * It would be out of place for me to go in any detail into the new arrangements which the Banks have proposed, and which we are inclined to favour, because they have still to be approved by the Secretary of State and to be laid before the shareholders of the Banks. I may say, however, that they contemplate that the new Bank should have at the top a Central Board, which should have on it representatives of all the Banks. That Board, however, could not meet weekly or daily as would be required of a managing agency. The representatives could naturally not be continuously absent from their local section of the new Bank where they would be required in order to carry on their own business. There will, therefore, have to be a smaller working body or Executive Board for current management. The spheres of the local boards of the new banks will at first correspond to the existing spheres, that is to say, Bombay, Madras, and Calcutta. On the Central Board with representatives of these will be associated the Controller of Currency. The Central Executive Board will consist of three or four representatives, of whom one will be the Controller of Currency. It is proposed that the Controller of Currency will, apart from being a member of this Board, have power to require the Board to hold up any matter which he may consider to be of vital importance as affecting either the financial policy of Government or the safety of its balances.”

The Exchange Banks.

The aggregate paid up capital and reserves of the ten Exchange Banks doing business in 1918 amounted to £39 millions, while the deposits in India alone of those banks and their cash balances in India were £41 millions and £15 millions, respectively. The position in 1918, as compared with other 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	20,690	3,922
1914	11(a)	36,972	20,098	5,596
1915	11	35,793	22,364	5,068
1916	10(b)	37,931	25,359	6,760
1917	9(c)	32,682	35,584	22,496
1918	10(d)	39,448	40,842	14,861

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 1918 nearly five times those of the second group.

(a) Excluding the Deutsche-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.

Indian Joint Stock Banks.

Indian Joint Stock Banks are dealt with in tables 3, 7, and 17. There are 93 Indian Joint Stock Banks with 206 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 197 branches) which have a minimum paid-up capital and reserve of one lakh of rupees. These banks are sub-divided into two classes, namely, (i) those with a paid up capital and reserve of ₹5 lakhs and over, and (ii) the more or less pigmy banks with a paid up capital and reserve between one lakh and less than ₹5 lakhs. The aggregate paid-up capital and reserves of these 47 banks in 1918 amounted to ₹6,65 lakhs, the deposits to ₹42,15 lakhs, and cash balances to ₹9,85 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
		R (lakhs)	R (lakhs)	R (lakhs)		R (lakhs)	R (lakhs)	R (lakhs)
1913	18	3,64	22,59	4,00	23	50	1,51	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

Other Banks.

In addition to these banks there are the Post Office Savings Banks with over a million and a half depositors and about ₹19 crores or over £12 millions sterling on deposit. The detailed statistics relating to these banks will be found in table 19 on page 25. There are also Co-operative Credit Banks registered under the Co-operative Societies Act, the capital and reserves in 1917-18 amounting to ₹3½ crores and the deposits (including loans held by the banks) to ₹11 crores.

Towns without banks.

The number of towns in India in which banks and their branches are situated is 176, or 25 per cent of the total number of towns in India having each a population of 10,000 and over, according to the census of 1911. There are 75 towns with a population of 50,000 and over. In 59, or 79 per cent, of these towns there are banks. In the remaining 16 towns there are no banking facilities. The table below shows the number of Head Offices and Branches of the banks in India.

Banks and Branches and Agencies in 1918

Banks	Head offices	Branches and agencies
(1) Presidency Banks—		
Bank of Bengal	Calcutta	26
" Bombay	Bombay	18
" Madras	Madras	24†
Total	3	68
(2) Exchange Banks	†	48
(2) Indian Joint Stock Banks	93	206
GRAND TOTAL	96	322

† There are 11 Exchange Banks, of which the head offices are situated out of India.

‡ Excludes the branch of the Bank in Colombo.

There are altogether 96 head offices and 322 branches. The location of the head offices and branches of the banks is shown in the map, and Appendix I gives a list of the banks and their branches in India with the names of the towns in which they are situated and Appendix II the names of London Offices, agents, or correspondents of certain banks and banking firms doing business in India.

Bank failures.

In table 18 will be found a complete list of the unfortunate failures which have taken place since 1913. With few exceptions the failures were confined to pigmy banks having a small paid-up capital. From 42 in 1914 the number of failures in 1918 fell to 7, two of which were in the Bombay Presidency and two in Bengal.

Year	Number of banks liquidated	CAPITAL		
		Authorised	Subscribed	Paid-up
		R(1,000)	R(1,000)	R(1,000)
1913 (two months)	12	2,74,00	1,61,56	35,13
1914	42	7,09,70	2,45,48	1,09,02
1915	11	56,50	7,80	4,51
1916	13	2,30,90	20,90	4,23
1917	9	76,50	35,75	25,26
1918	7	2,09,50	4,86	1,46

The capital and deposits of each bank will be found in table 18. The paid-up capital of the banks which failed in 1918 amounted to R1,46,000, the subscribed capital R4,86,000, and the authorised capital R2,09,50,000. It is noteworthy that the total paid-up capital of the failed banks amounted to little over $\frac{1}{2}$ per cent of their aggregate authorised capital.

Miscellaneous tables.

At the request of several banks tables have been added to show:—

- (1) The movement of treasure, the amount of Councils paid, and the balance of trade [tables 22 and 25]
- (2) The absorption of rupees [table 23]
- (3) The absorption of gold, coin as well as bullion [table 24]
- (4) Government balances [table 21]
- (5) Silver purchases and silver coinage [table 22], and
- (6) the *per capita* deposits in the Presidency Banks [table 13]

Appendices have been inserted to show:—

- (1) the Banks in the principal towns
- (2) London offices, agents or correspondents of banks and banking firms doing business in India
- (3) Government treasuries which issue and cash bills, and
- (4) the deposits of the principal Banks of the world.

The banking map shows at a glance the banking position in India. The red circles (unfortunately) refer not to branch banks but only to Government treasuries. The blue circles refer to towns which have a population of 50,000 or over but have no banks.

G. FINDLAY SHIRRAS,

Director of Statistics.

Calcutta, December 6, 1919.

The first two attempts to find a...
 the head office and the...
 a... of the...
 a... of...
 a... of...

Table 1

In... and...
 a... of...
 a... of...
 a... of...

Year
1911
1912
1913
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1915
1916
1917
1918
1919
1920
1921
1922
1923
1924
1925
1926
1927
1928
1929
1930

The... of...
 a... of...
 a... of...

(1) The... of...
 a... of...
 a... of...

(2) The... of...
 a... of...
 a... of...

(3) The... of...
 a... of...
 a... of...

(4) The... of...
 a... of...
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(5) The... of...
 a... of...
 a... of...

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)	R(1,000)	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	12,88,27	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	6,54,93	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	4,38,80	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	7,71,23	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

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	38,03,83	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	17,179	39,448	304,669	61,26,33	55,265	22,20,09

(a) Excluding the Deutsche-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 Commerce and Credit in India, Ltd., and the Bank of India, Ltd.

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 BALANCE
		R(1,000) 9,83	R(1,000) 1,82	R(1,000) 11,65	R(1,000) 13,95	R(1,000) 5,07
1870	2					
1880	3	18,00	3,11	21,11	63,37	16,83
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	2,80,23
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,02,05
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	40,53,48	9,48,58

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	24,95
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	16,70
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

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE PRESIDENCY, EXCHANGE AND JOINT STOCK BANKS AND THE TOTAL VALUE OF TRADE IN EACH YEAR FROM 1913 TO 1918.

Year.	PRESIDENCY BANKS		EXCHANGE BANKS		JOINT STOCK BANKS		TOTAL OF ALL BANKS		VOLUME OF FOREIGN SEABORNE TRADE (PRIVATE MERCHANDISE)	
	Capital and Reserve	Deposits	Capital and Reserve	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits	Import	Export
	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)	R(1,000)
1913	7,48,07	42,37,16	56,73,75	31,03,54	4,14,76	24,10,34	68,36,58	97,51,04	1,80,14,96	2,45,68
1914	7,64,17	45,65,60	55,47,80	30,14,76	4,48,52	18,37,12	67,58,49	94,17,48	1,56,56,57	2,12,02
1915	7,47,50	43,49,86	55,18,95	33,54,56	4,93,15	18,78,64	67,59,60	95,83,06	1,26,13,57	1,82,67
1916	7,35,99	49,91,45	56,89,65	38,03,88	5,24,29	25,72,28	69,49,93	1,13,67,61	1,46,55,90	2,31,62
1917	7,42,52	75,43,02	49,02,30	53,37,53	5,21,09	32,16,21	61,65,91	1,60,96,76	1,48,22,01	2,40,43
1918	7,19,58	59,62,03	59,17,26	61,26,33	6,65,12	42,14,83	73,01,96	1,63,03,19	1,62,45,57	2,55,44

* 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 Wariur Commercial Bank and the Bangalore Mercantile Bank have been excluded as their capital and reserve were less than one lakh.

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

	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
I. Presidency Banks	33	31	35	29	36	46	34	35	45	29
II. Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India	20	16	16	20	19	28	19	25	40	20
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	23	21	16	24	17	26	41	35	160	116
III. Indian Joint-Stock Banks—										
(a) Banks having capital and reserve of Rs. 5,00,000 and over	14	11	14	15	18	21	22	24	25	23
(b) Banks having capital and reserve between Rs. 1,00,000 and less than Rs. 5,00,000	...	..	...	...	16	22	22	17	21	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 1918

	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) Banks doing a considerable portion of their business in India	5	4,012	5,159	61,773	50,96,88	14,714	10,34,66
(2) Banks which are merely agencies of large banking corporations doing business all over Asia	5	18,257	12,020	242,896	10,29,45	40,551	11,94,42
TOTAL	10	22,269	17,179	304,669	61,26,33	55,265	22,29,08

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 1918

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
Banks with capital and reserve amounting to R20,00,000 and above	8	3,56,05	1,35,79	37,73,64	8,72,92
Banks with capital and reserve between R20,00,000 and R10,00,000	5	48,71	21,36	2,30,27	58,54
Banks with capital and reserve between R10,00,000 and R5,00,000	6	31,69	8,44	55,57	17,12
Total of Banks R5,00,000 and above	19	4,26,45	1,65,59	40,59,48	9,48,58
Banks with capital and reserve between R1,00,000 and less than R5,00,000	28	48,65	14,43	1,55,35	36,90
TOTAL	47	4,85,10	1,80,02	42,14,83	9,85,48

No. 8.—NUMBER OF BANKS LIQUIDATED, WITH THEIR AUTHORISED, SUBSCRIBED AND PAID-UP CAPITAL, SINCE THE BANKING CRISIS OF 1913

Year	Number of Banks liquidated	CAPITAL		
		Authorised	Subscribed	Paid-up
		R(1,000)	R(1,000)	R(1,000)
1913 (for 2 months)	12	2,74,00	1,64,56	35,13
1914	42	7,09,70	2,45,48	1,09,02
1915	11	56,50	7,80	4,51
1916	13	2,30,90	20,90	4,23
1917	9	76,50	35,75	25,26
1918	7	2,09,50	4,86	1,46

* 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.

No. 9.—NUMBER OF BANKS LIQUIDATED, WITH THEIR AUTHORISED, SUBSCRIBED AND PAID-UP CAPITAL, AND DEPOSITS, IN EACH PROVINCE IN BRITISH INDIA IN 1918

	Number of Banks liquidated	CAPITAL			Deposits
		Authorised	Subscribed	Paid-up	
		R(1,000)	R(1,000)	R(1,000)	
Punjab	1	2,00	80	69	...
Bombay	2	1,30	94	21	...
United Provinces	1	1,00	24	23	...
Bengal	2	2,05,00	2,87	32	...
TOTAL	6	2,09,30	4,85	1,45	...

II

General Tables

No. 10.—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			Total			
					Fixed	Savings Bank	Current				
R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	Percent	
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	1,53	3,53	1,60				15,05	5,28	1,49	12
1907	2,00	1,60	3,60	1,87	(a)	(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	2,24				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							

No. 11.—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	13,67	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

(a) Details of deposits not available

No. 12.—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	10½
1895	50	18	68	72			2,76	1,19	45	10
1900	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
1907	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			5,00	1,42	79	12
1910	60	51	1,11	72			5,67	1,84	85	13
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
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40

(a) Details not available

No. 13.—POPULATION OF AREAS SERVED BY THE PRESIDENCY BANKS AND THE PER CAPITA DEPOSIT IN EACH BANK

Name of Bank	Areas served by the Bank (Head office and branches)	Total population of the areas at last census*	Total private deposits in the Bank in 1918	Deposit per head of population
Bank of Bengal	Bengal, Burma, Assam, Bihar and Orissa, Central Provinces, United Provinces, Punjab, Delhi, North-West Frontier Province, and the Hyderabad State.	(1,000) 206,288	(1,000) 23,92,99	R . 1.16
Bank of Bombay	Bombay Presidency, including Sind, Berar, Baluchistan and Indore.	33,971	17,49,85	5.15
Bank of Madras	Madras Presidency and	52,023	9,54,91	1.83

No. 14.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1918

	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	} (a)	} (a)	5.09	4.91	5.00	4.95
1872	6.36	3.56	4.96			5.10	5.94	6.00	6.00	5.97
1873	4.15	3.71	3.93	} (a)	} (a)	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	8.26	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	3.51
1893	5.68	4.08	4.88	5.97	3.84	4.90	6.19	4.36	5.27
1894	7.42	3.36	5.30	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	5.02	3.50	4.23
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	6.60	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	3.83	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	5.88
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	5.45	5.52	5.28	5.40	6.63	5.16	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

(a) Not available

No. 15.—VARIATIONS IN THE PRESIDENCY BANK RATES DURING THE CALENDAR YEARS 1917 AND 1918

BENGAL				BOMBAY				MADRAS			
1918		1917		1918		1917		1918		1917	
Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent	Date	Per cent
January 3, 1918	6			May 23, 1918	5			January 15, 1918	7		
May 23, 1918	5			November 7, 1918	6	November 30, 1916	8	August 5, 1918	6		
November 7, 1918	6	November 9, 1916	8			February 22, 1917	7	November 11, 1918	7		
		February 22, 1917	7			March 15, 1917	6			December 5, 1916	8
		March 15, 1917	6			August 23, 1917	5			August 8, 1917	7
		September 6, 1917	5			December 6, 1917	6			September 4, 1917	6
Maximum	6	Maximum	8	Maximum	6	Maximum	8	Maximum	7	Maximum	8

No. 16.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST SIX YEARS,
AS FAR AS PUBLISHED IN THEIR BALANCE SHEETS

[Figures in thousands]

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	Buildings and sundries including loans for acceptance	
		£	£	£	£	£	£	£	£	£	£	£	£	£
Chartered Bank of India, Australia, and China	Dec. 31, 1913	2,900	823	6,017	...	17,128	375	27,243	3,968	4,131	6,722	11,384	3,038	
	Dec. 31, 1914	3,000	912	3,850	...	18,618	396	26,776	5,904	4,243	6,126	8,424	2,079	
	Dec. 31, 1915	3,000	973	3,719	...	21,549	399	29,645	5,875	4,323	9,499	8,443	1,505	
	Dec. 31, 1916	3,090	1,019	6,240	...	22,704	427	33,390	5,920	4,048	12,069	9,601	1,752	
	Dec. 31, 1917	3,100	926	2,372	1,210	28,042	476	36,126	8,739	4,340	10,784	10,364	1,899	
	Dec. 31, 1918	3,200	1,568	6,731	1,836	33,777	492	47,604	6,748	4,261	22,245	12,787	1,563	
Delhi and London Bank, Limited.	June 30, 1914	359	...	105	92	1,677	14	2,247	226	114	...	1,861	46	
	June 30, 1915	361	...	94	135	1,333	12	1,935	237	363	...	1,261	74	
	June 30, 1916	356	...	88	...	1,408	14	1,866	198	331	...	1,264	73	
Mercantile Bank of India, Limited	Dec. 31, 1913	1,027	91	1,336	...	5,676	57	8,187	1,529	342	2,054	3,762	500	
	Dec. 31, 1914	1,062	132	1,078	...	5,559	70	7,901	1,613	478	2,047	3,173	590	
	Dec. 31, 1915	1,112	107	855	...	6,884	65	9,023	1,694	1,099	2,812	2,935	483	
	Dec. 31, 1916	1,162	104	1,369	...	8,558	7	11,265	2,028	953	3,462	3,934	888	
	Dec. 31, 1917	1,213	127	1,552	...	9,812	103	12,807	2,271	1,181	4,327	3,913	1,115	
	Dec. 31, 1918	1,263	130	1,408	...	12,370	131	15,302	2,509	1,373	6,062	4,368	1,050	
National Bank of India, Limited.	Dec. 31, 1913	2,040	...	2,663	...	14,876	239	19,818	3,531	820	6,400	7,947	1,120	
	Dec. 31, 1914	2,100	...	1,950	...	14,833	288	19,111	4,255	1,030	5,949	6,745	1,162	
	Dec. 31, 1915	2,175	...	1,548	...	16,448	304	20,475	3,768	2,088	7,442	6,265	942	
	Dec. 31, 1916	2,200	...	1,986	...	19,552	320	24,058	4,415	1,937	9,593	7,282	831	
	Dec. 31, 1917	2,250	...	2,401	...	24,685	330	29,716	7,095	2,176	12,076	7,332	1,037	
	Dec. 31, 1918	2,350	...	2,396	...	27,518	444	32,708	5,883	2,715	13,127	10,260	723	
Eastern Bank, Limited.	Dec. 31, 1913	415	...	552	...	1,675	...	3,299	394	298	1,053	1,385	169	
	Dec. 31, 1914	654	...	321	...	1,396	...	2,746	566	226	799	983	172	
	Dec. 31, 1915	655	...	1,137	...	1,916	52	3,760	782	275	929	1,621	153	
	Dec. 31, 1916	655	...	1,339	...	3,100	60	5,154	1,427	209	1,015	1,512	91	
	Dec. 31, 1917	670	...	943	104	5,050	78	6,845	2,196	236	2,154	1,500	359	
	Dec. 31, 1918	690	...	907	133	6,785	62	7,577	1,861	495	1,992	3,667	162	
Cox & Co.'s Bank	Oct. 8, 1913	530	...	82	610	4,061	47	4,673	1,203	752	324	2,214	180	
	Oct. 8, 1914	530	...	288	330	5,479	45	6,297	2,153	904	726	2,326	188	
	Oct. 8, 1915	530	...	505	...	10,304	...	11,339	3,758	2,581	...	4,280	720	
	Oct. 8, 1916	530	...	215	...	13,392	...	14,137	5,892	1,910	...	5,896	439	
	Oct. 4, 1917	530	...	257	...	16,921	...	17,108	7,638	2,357	4,093	3,170	510	
	Oct. 5, 1918	1,075	...	448	...	19,265	...	29,788	9,068	4,003	2,017	3,844	956	
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1913	47,450	24,839	133,675	...	298,441	5,377	509,782	69,935	29,637	147,962	141,685	120,533	
	Dec. 31, 1914	48,000	27,248	156,116	...	329,562	5,894	566,820	97,441	31,176	150,946	141,541	145,746	
	Dec. 31, 1915	48,000	25,562	26,116	...	329,921	6,562	436,161	99,855	30,998	150,664	133,484	12,160	
	Dec. 31, 1916	48,000	29,250	14,544	250	303,068	7,701	402,813	69,083	35,325	143,714	145,454	9,337	
	Dec. 31, 1917	48,500	24,921	23,469	250	344,023	7,773	418,941	91,723	36,279	146,130	131,607	13,202	
	Dec. 31, 1918	49,500	23,306	7,525	250	341,171	8,212	431,954	79,987	36,918	154,815	151,796	8,448	
International Banking Corporation.	June 30, 1914	6,500	576	12,810	...	20,559	914	41,359	7,665	4,692	...	12,133	16,866	
	June 30, 1915	6,500	466	7,446	...	22,120	1,058	37,590	8,998	4,630	...	11,630	13,232	
	June 30, 1916	6,500	675	19,805	...	26,877	780	54,637	9,330	4,276	...	20,607	20,415	
	Dec. 31, 1916	6,500	790	28,678	97	24,734	1,010	61,809	9,310	4,074	...	14,846	33,579	
	Dec. 31, 1917	6,500	1,207	35,406	97	36,534	1,713	81,457	12,254	3,883	...	27,003	38,317	
	Dec. 31, 1918	6,500	1,440	36,387	765	59,792	2,661	107,545	12,842	8,236	...	44,304	42,163	
Comptoir National d'escompte de Paris.	Dec. 31, 1913	242,606	...	174,849	26,548	1,444,357	18,065	1,876,425	123,985	71,913	1,004,361	485,248	190,918	
	Dec. 31, 1914	244,155	...	32,448	18,673	1,041,183	10,726	1,347,185	385,715	66,945	355,126	492,289	47,110	
	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	64,843	
	Dec. 31, 1916	242,224	...	144,645	25,739	1,329,736	13,957	1,755,421	277,981	34,770	916,369	457,492	69,849	
	Dec. 31, 1917	244,350	...	47,975	35,200	1,868,025	13,725	2,209,215	456,700	9,800	1,338,250	313,125	91,400	
	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	39,250	
Yokohama Specie Bank, Limited.	June 30, 1913	49,050	6,720	132,661	...	205,708	3,580	397,519	38,031	21,878	219,834	113,772	3,964	
	June 30, 1914	50,323	7,588	145,931	...	187,241	3,465	394,548	45,409	21,647	154,445	128,098	3,949	
	June 30, 1915	50,775	5,564	101,035	...	103,466	3,530	324,379	40,010	20,679	155,438	103,883	4,359	
	Dec. 31, 1916	53,112	18,650	2,6851	9	274,779	4,020	576,821	69,717	21,530	303,017	178,933	3,924	
	Dec. 31, 1917	60,929	20,023	363,909	...	527,004	5,891	382,756	176,713	25,781	551,767	225,532	2,363	
	Dec. 31, 1918	68,959	22,603	797,900	...	546,170	6,441	1,442,063	156,626	103,271	690,771	487,836	3,559	
Bank of Taiwan, Limited.	Dec. 31, 1918	36,030	42,108	163,781	...	428,073	2,336	677,328	70,055	66,040	...	533,054	8,139	
Russo-Asiatic Bank	Jan. 1, 1916	73,563	2,510	316,926	16,727	483,370	6,574	929,670	71,313	35,508	346,763	364,636	111,450	

Silver Dollar = 24/

Gold Dollar = 48/

Rouble = 100/

Yen = 100/

Rupee = 100/

Pound = 100/

Dollar = 100/

No. 17.—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 ₹5 lakhs)

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance	
						Fixed	Savings Bank	Current	Other	Total		
			₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	₹(1,000)	
1	Allahabad Bank	1914	30.00	43.00	73.00	...	...	...	...	5,21.64	99.71	
		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	1,88.96
2	Alliance Bank of Simla	1914	30.00	40.00	70.00	...	...	...	...	5,54.56	1,03.45	
		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	...	...	8,06.15	1,73.56
		1917	33.54	50.37	133.91	6,20.92	...	5,37.16	...	...	11,53.08	2,45.46
		1918	36.82	50.00	136.82	6,85.57	...	5,44.00	...	...	12,29.57	2,41.06
3	Bank of India, Bombay	1914	50.00	5.50	55.50	...	...	...	...	2,00.86	71.13	
		1915	50.00	7.30	57.30	1,06.67	...	1,04.67	...	...	3,11.34	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
4	Punjab National Bank, Lahore	1914	11.53	10.98	22.51	...	...	...	...	1,05.74	48.68	
		1915	16.11	10.70	26.81	64.11	...	...	...	...	82.99	10.51
		1916	16.34	10.83	27.17	85.06	...	...	...	...	1,10.58	22.35
		1917	16.39	11.61	28.00	79.74	...	...	...	...	1,10.37	18.34
		1918	16.45	12.38	28.83	1,29.87	10.50	34.63	1.23	...	1,76.33	49.50
5	Punjab Banking Company, Lahore †	1914	6.00	11.50	17.50	...	...	...	...	1,23.96	15.89	
		1915	6.00	17.82	23.82	62.04	13.71	42.49	...	...	1,18.24	67.11
6	Bank of Rangoon †	1914	16.00	4.00	20.00	...	...	...	...	21.33	9.57	
		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	4.13
7	Bank of Upper India, Meerut §	1915	10.00	8.05	18.05	11.94	...	11.80	1.29	25.93	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	...	...	...	1,42.00	20.23	
		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	
9	Central Bank of India, Bombay	1914	15.00	1.00	16.00	...	...	...	...	30.40	3.29	
		1915	15.00	1.15	16.15	26.28	...	24.02	...	...	50.30	3.94
		1916	15.00	1.84	16.84	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
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	18.69	2.14	12.83	16.86	9	15.23	3.62	...	35.80	12.32
		1918	10.66	2.64	13.27	27.20	13	25.71	...	...	53.04	2.88
		1914	14.09	2.00	16.09	...	...	...	...	...	5.74	37
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	90	1	...	1.15	1.60
		1918	4.71	1.99	6.70	...	...	...	...	...	1.14	1.60
		1914	5.00	2.25	7.25	...	...	...	...	...	62.43	11.67
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	3.36	...	...	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
		1914	9.34	1.05	10.39	...	...	...	...	...	10.16	1.31
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
		1914	10.00	1.50	11.50	...	...	...	...	...	19.44	6.39
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	2.92	12.92	...	...	...	...	...	41.18	10.56
		1918	10.00	3.20	13.20	...	...	...	...	...	42.13	17.76
		1914	9.90	...	9.90	...	...	...	...	...	15.68	10.60
15	Bank of Mysore, Bangalore	1915	10.00	50	10.50	19.10	63	8.27	...	...	17.32	17.32
		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	13.00
		1918	10.00	3.50	13.50	45.13	1.16	25.67	11.00	...	82.96	24.67
		1914	7.48	2.15	9.63	...	...	...	...	...	49.66	3.73
16	Kayestha Trading and Banking Corporation, Gorakhpur (b)	1915	7.83	2.46	10.29	30.42	1.43	3.21	28	...	35.34	2.81
		1916	7.98	2.86	10.84	16.83	1.18	1.16	1.49	...	20.65	1.31
		1917	8.00	2.93	10.93	10.89	72	93	1.38	...	13.92	1.31
		1918	10.00	...	10.00	...	...	...	...	...	1.72	1.31
17	Standard Bank, Bombay (c)	1915	10.00	...	10.00	1.32	2	38	...	...	1.72	1.31
		1916	10.00	...	10.00	3.66	3	93	...	...	4.62	1.31

* Excludes Mysore Government deposits ₹10,00,000

† 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 1918

(a) Includes fixed deposit

(b) Information for 1918

No. 17.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—contd

(B—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	1914	8.06	1.75	9.81	...	...	...	...	9.59	1.04
		1915	8.05	1.85	9.90	4.28	5	1.24	...	5.57	49	
		1916	8.05	6.00	14.05	3.53	3	2.10	1.05	6.71	77	
		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	
19	Oudh Commercial Bank, Fyzabad	1914	5.00	5.09	10.09	...	...	...	...	15.42	4.52
		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	
20	Bangalore Bank	1914	4.34	1.31	5.65	...	...	...	...	3.53	2.21
		1915	4.34	1.09	5.43	2.48	...	96	...	3.44	2.02	
		1916	4.31	1.00	5.31	2.49	...	97	9	3.55	2.12	
		1917	4.34	.94	5.28	1.97	...	1.38	17	3.52	1.36	
		1918	4.40	1.01	5.41	2.43	...	1.71	13	4.27	1.59	
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	28.30	...	7.27	27	35.84	8.58	
22	Vellore Commercial Bank	1914	14.53	30	14.83	...	...	...	...	57	16
		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	
23	Tata Industrial Bank, Bombay	1918	70.01	...	70.01	2,28.31	10.88	1,93.42	62	4,38.23	70.73	
		1918	57.47	25	57.72	...	...	20.26	...	20.26	2.22
		(B--Banks having capital and reserve over R1 lakh and less than R5 lakhs)										
		25	Ajodhia Bank, Fyzabad	1914	2.00	2.50	4.50	4.27	4.27	7.69
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	
26	Gorakhpur Bank †	1914	3.00	1.39	4.39	...	...	...	...	20.30	3.47
		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	1914	1.50	1.50	3.00	...	...	...	...	4.90	52
		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	
29	Bharat National Bank, Delhi	1914	3.15	20	3.35	...	...	...	...	2.59	1.33
		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, Jubbulpore	1914	2.50	51	3.01	...	...	...	...	6.74	74
		1915	2.50	51	3.01	4.86	49	40	...	5.75	80	
		1916	2.50	7	2.57	4.08	33	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	
31	Canara Bank, Mangalore	1914	1.92	49	2.41	...	...	...	...	4.78	55
		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	
32	Weriur Commercial Bank §	1914	1.43	1.35	2.83	...	...	...	...	2.83	...
		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	...	
33	Karachi Bank	1914	2.30	15	2.54	...	...	...	...	4.13	1.52
		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	
34	Darbhanga Bank	1914	1.98	6	2.04	...	...	...	...	1.66	95
		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
35	Nednngadi Bank, Calicut	1914	1.45	7	1.52	...	...	...	...	4.74	41
		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	10.28	1.19	

* 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

No. 17.—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)—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)
33	National Bank of Upper India, Lucknow	1914	1,29	14	1,43	...	...	...	...	5,77	2,14
		1915	1,61	18	1,79	2,65	14	48	...	3,27	1,61
		1916	2,28	19	2,47	2,05	20	1,10	4	3,39	1,21
		1917	2,37	29	2,66	1,90	25	69	3	2,87	1,04
		1918	2,46	34	2,80	1,45	33	48	1	2,27	1,04
37	Bank of Northern India, Rawalpindi	1914	1,23	60	1,83	...	...	...	...	3,81	1,70
		1915	1,23	50	1,73	2,18	...	...	...	3,25	1,61
		1916	1,23	50	1,73	2,63	...	...	...	4,00	1,81
		1917	1,23	50	1,73	4,86	7	57	31	5,81	2,13
		1918	1,28	50	1,78	8,26	7	1,94	36	10,63	4,31
38	Byopar Sahayak Bank, Meerut	1914	1,43	25	1,68	...	...	...	...	6,15	4,00
		1915	1,44	26	1,70	5,01	...	22	...	5,23	4,00
		1916	1,44	79	2,23	4,57	...	23	1	4,81	3,00
		1917	1,44	81	2,25	4,68	...	26	...	4,94	4,50
		1918	1,44	92	2,36	4,79	...	47	...	5,26	9,00
39	Tinnevely Bank	1916	1,75	14	1,89	13	...	...	...	13	11,00
		1917	1,75	15	1,90	13	...	...	...	13	1,00
		1918	1,75	15	1,90	13	...	2	...	15	1,00
40	Mufassil Bank, Gorakhpur	1914	1,14	30	1,44	...	...	...	...	2,55	2,00
		1915	1,25	40	1,65	2,24	17	36	...	2,77	7,00
		1916	1,30	40	1,70	2,39	22	51	27	3,39	6,00
		1917	1,87	57	2,44	1,82	17	1,06	33	3,38	7,00
		1918	1,99	75	2,74	1,86	17	1,55	...	3,58	5,00
41	Erode Bank	1914	1,89	25	2,14	...	...	...	...	10	1,00
		1915	1,33	25	1,58	...	...	4	...	4	1,00
		1916	1,45	25	1,70	1	...	4	...	5	1,00
		1917	1,50	27	1,77	3	...	3	...	6	1,00
		1918	1,28	29	1,57	...	...	2	...	2	1,00
42	Bhowanipore Banking Corporation, Calcutta	1914	1,10	34	1,44	...	...	...	...	7,12	1,00
		1915	1,10	38	1,48	4,16	3,60	1,47	...	9,23	1,00
		1916	1,25	53	1,78	4,07	5,09	2,65	...	11,81	5,00
		1917	1,25	70	1,95	4,35	...	3,43	5,86	12,64	2,00
		1918	1,25	70	1,95	4,67	7,97	5,41	...	18,05	4,50
43	Vellore Mercantile Bank	1914	81	11	92	...	...	...	...	51	...
		1915	1,14	11	1,25	27	...	62	...	89	...
		1916	1,36	10	1,46	8	...	33	...	41	...
		1917	1,42	14	1,56	3	...	1,31	...	1,34	...
		1918	1,77	14	1,91	16	...	2,59	...	2,75	...
44	Jeasore United Bank	1915	1,00	22	1,22	4,00	...	...	...	4,00	1,00
		1916	1,00	22	1,22	3,18	...	...	82	4,00	1,00
		1917	1,00	36	1,36	5,15	...	...	...	5,15	1,00
		1918	1,00	50	1,50	5,03	...	1	...	5,04	1,00
45	Malabar Bank, Cannanore	1915	1,15	6	1,21	84	1	4	...	89	...
		1916	1,21	7	1,28	1,92	2	5	...	1,09	...
		1917	1,32	7	1,39	1,08	1	7	...	1,16	...
		1918	1,42	7	1,49	1,05	1	4	...	1,10	...
46	Kumbakonam Bank	1915	1,11	8	1,19	...	2	70	...	72	...
		1916	1,52	12	1,64	1	3	1,08	20	1,32	...
		1917	1,39	18	1,57	2	5	1,77	1	1,85	...
		1918	1,56	29	1,85	10	5	2,62	4	2,81	...
47	Poona Mercantile Bank †	1914	1,02	56	1,58	...	...	...	...	43	...
		1915	1,02	...	1,02	19	4	2	...	25	...
		1916	1,19	1	1,20	...	...	...	...	1	...
		1917	89	1	90	...	...	...	...	...	...
48	Bangalore Mercantile Bank §	1914	51	17	68	...	...	...	...	4,74	...
		1915	92	8	1,00	8	...	...	...	...	...
		1916	1,34	8	1,42	3	...	...	7	10	...
		1918	1,08	9	1,17	8	...	...	2	10	...
49	Co-operative Hindusthan Bank, Calcutta	1914	2,08	...	2,08	...	...	...	...	9,09	...
		1915	51	...	51	7,04	17	1,98	...	9,19	...
		1916	1,51	13	1,64	4,27	14	2,03	...	6,44	...
		1917	1,51	13	1,64	5,13	16	1,48	...	6,77	...
		1918	1,51	24	1,75	5,63	20	2,15	...	7,98	...
50	Coimbatore Town Bank	1916	1,51	21	1,72	57	43	1	19	1,29	...
		1917	1,51	28	1,79	97	67	4	19	1,87	...
		1918	1,51	31	1,82	1,33	62	18	22	2,35	...
51	Union Bank, Kumbakonam	1916	1,00	50	1,50	1,44	32	1,66	4	3,46	...
		1917	1,00	58	1,58	1,64	28	1,44	3	3,39	...
		1918	1,00	62	1,62	2,25	36	3,30	4	5,95	...
52	Bank of Behar	1917	1,07	33	1,40	5,58	89	1,59	5	8,11	...
		1918	1,13	53	1,66	...	...	...	...	9,57	...
53	Layallpur Bank, Layallpur	1918	68	43	1,11	4,56	96	1,25	5	6,82	...
54	Calicut Bank, Calicut	1918	90	36	1,26	2,39	...	40	...	2,79	...
55	Jalpaiguri Banking and Trading Corporation, Jalpaiguri	1918	50	1,41	1,91	9,14	...	3,66	38	13,18	...

* 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

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

No. 18.—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 R	Subscribed R	Paid-up R			
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>15,98,453</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	
"	18th 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	
		<i>GRAND TOTAL</i>	<i>2,74,00,000</i>	<i>1,64,55,520</i>	<i>35,13,560</i>	...		

* Date on which business stopped

No. 18—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	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	3,24,556	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	84,300	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 1904	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>			<i>3,46,00,000</i>	<i>68,25,065</i>	<i>18,82,099</i>			

No. 18.—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			
BOMBAY			1914—contd.					
1914	23rd May 1899	Gujarat Bank	5,00,000	1,75,100	84,025		24th March 1914	
"	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	1,38,900	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	No information	8th May 1914	
"	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>	<i>3,00,00,000</i>	<i>1,56,58,210</i>	<i>77,12,690</i>			
UNITED PROVINCES								
"	9th November 1909	United Provinces Co-operative Bank, Allahabad	10,00,000	45,740	27,105	1,62,930	17th June 1914	
"	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	4,209	3rd August 1914	
"	3rd May 1911	United India Bank, Allahabad	5,00,000	39,104	26,733	...	12th December 1914	
"	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	.....
"	26th May 1913	Central Reciprocal Bank, Allahabad	2,00,000	...	...	...	.....
"	27th January 1863	Bank of Upper India, Meerut	10,00,000	10,00,000	10,00,000	1,83,53,245	October 1914	
		<i>Total, United Provinces</i>	<i>43,20,000</i>	<i>11,64,491</i>	<i>10,98,295</i>			
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>	<i>5,50,000</i>	<i>5,50,000</i>	<i>52,125</i>			

No. 18.—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—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	3,696	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	3,26,700	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. 18.—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>1,84,50,000</i>	<i>17,45,000</i>	<i>3,21,521</i>	...		

No. 18.—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	12,256	...	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. 18.—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. ₹	Date of going into liquidation.	REMARKS.
			Authorised R	Subscribed R	Paid-up R			
BOMBAY.			1918					
1918	12th August 1907.	Shri Venkatesh 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 Hanuman tarayawami 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>			

No. 19.—NUMBER OF DEPOSITORS AND AMOUNT OF DEPOSITS IN THE POST OFFICE SAVINGS BANKS, from 1899-1900 to 1918-19

	Number of Depositors	Deposits (inclusive of interest)	Withdrawals	Balance of deposits (inclusive of interest)	Interest	Average balance of deposits (inclusive of interest) of each depositor
	Number (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs.
1899-1900	786	3,75,97	3,54,13	9,64,64	28,27	123
1900-01	816	3,90,65	3,50,97	10,04,33	29,00	123
1901-02	867	4,46,38	3,82,49	10,68,21	30,61	123
1902-03	922	4,67,11	3,93,16	11,42,15	32,50	124
1903-04	988	5,01,26	4,10,05	12,33,37	34,96	125
1904-05	1,059	5,55,23	4,47,89	13,40,70	38,12	127
1905-06	1,116	5,50,06	4,91,50	13,99,26	39,51	125
1906-07	1,190	5,90,13	5,12,69	14,76,70	41,52	124
1907-08	1,262	5,94,83	5,53,39	15,18,14	43,18	120
1908-09	1,319	5,66,57	5,61,30	15,23,42	43,41	116
1909-10	1,379	6,00,21	5,36,90	15,86,72	44,77	115
1910-11	1,430	6,50,43	5,45,27	16,91,88	46,23	118
1911-12	1,501	8,78,70	6,80,72	18,89,85	50,88	126
1912-13	1,567	9,70,57	7,99,28	20,61,14	56,20	132
1913-14	1,639	11,60,37	9,04,76	23,16,75	61,91	141
1914-15	1,644	9,60,62	17,88,11	14,89,26	53,94	91
1915-16	1,660	8,16,32	7,73,46	15,32,12	43,20	92
1916-17	1,647	9,38,20	8,10,79	16,59,53	45,47	101
1917-18	1,638	10,16,69	10,17,76	16,58,46	44,40	101
1918-19	1,677	13,45,15	11,21,17	18,82,44	46,88	112

NOTE.—(1) Compiled from the annual report on the Post Office of India.

(2) Beginning with 1912-13 the distinction between European and Indian depositors has been discontinued, as information regarding the different classes of depositors is no longer maintained in the records of the Director-General, Posts and Telegraphs, such information being of doubtful utility.

SILVER PURCHASED BY GOVERNMENT, SILVER COINAGE, AND IMPORTS AND EXPORTS OF SILVER AND GOLD FROM 1899-1900 TO 1918-19

	Silver purchased by Government (a)	Silver coinage (b)	SILVER						GOLD					
			IMPORTS			EXPORTS			IMPORTS			EXPORTS		
			On Government account	On private account	Total	On Government account	On private account	Total	On Government account	On private account	Total	On Government account	On private account	Total
£(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)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	
1899-1900	405	2,22,60	1,42	9,51,07	9,52,49	64	5,94,18	5,94,82	9	11,44,79	11,44,88	...	2,00,82	2,00,82
1900-1	5,650	17,26,49	8,08,65	4,59,22	12,67,87	29	3,16,86	3,17,15	2,66	11,87,14	11,89,80	6,75,00	4,30,59	11,05,59
1901-2	3	5,13,48	94,30	11,35,08	12,29,38	49	5,09,61	5,10,10	99	8,29,76	8,30,75	3,00,34	3,36,65	6,36,99
1902-3	285	11,38,95	7,74	12,10,91	12,18,65	9,72	5,13,26	5,22,98	4,57	13,14,67	13,19,24	75,04	3,67,74	4,42,78
1903-4	4,055	16,53,12	6,56,61	11,81,21	18,37,82	48,10	4,24,45	4,72,55	1,67	20,13,12	20,14,79	6,41,35	3,80,27	10,21,62
1904-5	4,540	11,37,04	6,48,06	11,21,56	17,69,62	4,47	4,39,00	4,43,47	...	21,81,20	21,81,20	8,40,75	3,69,86	12,10,61
1905-6	8,218	20,00,15	10,72,37	6,17,83	16,90,20	2,02	1,15,88	1,17,90	60	14,74,30	14,74,90	9,00,00	5,29,10	14,29,10
1906-7	12,371	26,08,57	17,31,62	8,73,02	26,04,64	52	2,03,57	2,04,09	6,26	18,47,08	18,53,34	...	3,67,73	3,67,73
1907-8	4,516	18,11,57	9,44,61	12,08,58	21,53,19	23	2,06,13	2,06,36	1,80	20,73,46	20,75,26	...	3,38,49	3,38,49
1908-9	...	2,85,36	11,23	14,22,76	14,33,99	29	2,26,86	2,27,15	...	8,40,42	8,40,42	36,07	3,68,81	4,04,88
1909-10	...	2,17,56	8,39	12,40,86	12,49,25	27	3,04,48	3,04,75	1,35	25,01,75	25,03,10	30	3,34,85	3,35,15
1910-11	...	2,19,35	6,88	11,77,46	11,84,34	90	3,20,41	3,21,31	...	27,89,25	27,89,25	...	3,91,39	3,91,39
1911-12	...	2,80,74	4,87	11,92,85	11,97,72	48	6,63,53	6,64,01	...	41,49,36	41,49,36	75	3,72,63	3,73,38
1912-13	7,059	19,53,70	10,63,38	9,90,72	20,54,10	87	3,33,35	3,34,22	...	41,29,08	41,29,08	3,57,73	3,71,23	7,28,96
1913-14	4,528	13,15,69	6,81,92	8,39,40	15,21,32	3,08	2,14,95	2,18,03	...	28,22,64	28,22,64	...	4,90,26	4,90,26
1914-15	...	2,17,95	3,77	11,06,68	11,10,45	1,17,91	1,05,39	2,23,30	2	10,70,36	10,70,38	80,70	2,24,94	3,05,64
1915-16	933	1,62,02	5,36	6,61,10	6,66,46	80,00	1,03,50	1,83,50	3,75	5,24,42	5,28,17	...	6,39,08	6,39,08
1916-17	16,694*	30,77,07	23,55,52	1,55,96	25,11,48	1,43,49	4,87,98	6,31,47	...	13,33,79	13,33,79	4,07	6,18	10,25
1917-18	13,492*	23,87,07	20,29,10	2,37,84	22,66,94	1,93,44	1,69,32	3,62,76	†	†	†	†	†	†
1918-19	43,687(c)	52,05,35	67,89,45	1,19,47	69,08,92	99,26	17,76	1,17,02	†	†	†	†	†	†

(a) The statistics in this column have been compiled from the "Home Accounts" and the "Finance and Revenue Accounts" of the Government of India. The figures represent the actual payments made by the Secretary of State for India on account of silver purchased by him, and not the amount of silver contracted for by him during the year.

(b) The figures in this column represent the value of rupees, half-rupees, quarter rupees and one-eighth rupees struck in the mints in each year. In 1919 one eighth silver rupees were not struck in the mints.

(c) Excludes payment made in India, but includes £24,037,967 for purchase in America under the Pittman Act.

* Excludes payment made in India which in 1916-17 amounted to £1,810,949 and in 1917-18 to £605,079.

† The publication of these figures has been temporarily discontinued.

23.—ABSORPTION OF RUPEES AND HALF-RUPEES IN INDIA DURING 1917-18 AND 1918-19

	1917-18					1918-19				
	April to June	July to September	October to December	January to March	Total April to March	April to June	July to September	October to December	January to March	Total April to March
	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)	R(lakhs)
Opening Balance—										
Currency	17,08	19,61	28,88	18,27	17,08	10,40	5,66	12,38	10,56	10,40
Treasury	4,56	4,93	4,21	2,91	4,56	3,61	2,23	1,84	1,55	3,61
Total	21,64	24,54	33,09	21,18	21,64	14,01	7,89	14,22	12,11	14,01
Opening Balance—										
Currency	19,61	28,88	18,27	10,40	10,40	5,66	12,38	10,56	16,66	16,66
Treasury	4,93	4,21	2,91	3,61	3,61	2,23	1,84	1,55	2,10	2,10
Total	24,54	33,09	21,18	14,01	14,01	7,89	14,22	12,11	18,76	18,76
Difference + or -	-2,90	-8,55	+11,91	+7,17	+7,63	+6,12	-6,33	+2,11	-6,65	-4,75
New coins issued	+8,51	+5,47	+4,09	+5,05	+23,12	+9,67	+13,34	+13,85	+13,93	+50,79
Remittances to Mints for recoinage	-34	-34	-25	-34	-1,27	-21	-15	-10	-15	-61
Exports from India	-58	-62	-29	-13	-1,62	-3	-14	-15	-9	-41

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.
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	...
"	"	Bank of Madras	Head Office.
"	"	Bank of Mysore	...
Bankipore*	Bihar and Orissa	Allahabad Bank	Head Office.
"	"	Bank of Behar	...
"	"	Benares Bank	...
Bannu	N.-W. Frontier Province	Frontier Bank	...
"	"	Lyallpur 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	...
"	"	Benares Bank	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—*Vide* Appendix III, p. 37

APPENDIX I—continued

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

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

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—Vide Appendix III.

APPENDIX I—continued

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

Town	Province	Name of Bank	
Madgaon	Bengal	Mohaluxmi Bank	Head Office.
"	"	National Bank of India	...
Madras	Madras	Bank of Madras	...
Madurai*	"	Bank of Madras	...
"	"	National Bank of India	...
Madurai	"	Bank of Madras	...
"	"	Coimbatore Town Bank	Head Office.
"	"	Coimbatore Sabapathi Bank	Head Office.
D			
Madurai	Bengal	Bank of Bengal	...
"	"	Co-operative Hindusthan Bank	...
Madurai	Punjab	Alliance Bank of Simla	...
Madurai*	Bihar and Orissa	Chota Nagpur Banking Association	...
Madurai	Bengal	Alliance Bank of Simla	...
"	"	Benares Bank	...
Madurai*	Mysore	Bank of Mysore	...
Madurai	United Provinces	Alliance Bank of Simla	...
"	"	Allahabad Bank	...
Madurai Ismail Khan	N.-W. Frontier Province	Frontier Bank	Head Office.
"	"	Lyallpur Bank	...
"	"	Punjab National Bank	...
Madurai	Delhi	Allahabad Bank	...
"	"	Alliance Bank of Simla	Three branches.
"	"	Bank of Bengal	...
"	"	Bank of Northern India	...
"	"	Benares Bank	...
"	"	Bharat National Bank	Head Office.
"	"	Chartered Bank of India, Australia, and China	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Punjab National Bank	...
Madurai	Bombay	Dharwar Bank	Head Office.
Madurai	Bihar and Orissa	Darbhanga Bank	Head Office.
E			
Madurai*	Madras	Nedungadi Bank	...
Madurai*	Madras	Bank of Madras	...
"	"	Erode Bank	Head Office.
F			
Madurai	Bengal	Faridpur Bank	Head Office.
"	"	Madaripur Bank	Head Office.
Madurai	Punjab	Alliance Bank of Simla	...
"	"	Punjab National Bank	...
Madurai	United Provinces	Ajodhia Bank	Head Office.
"	"	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Fyzabad Bank	Head Office.
"	"	Oudh Commercial Bank	Head Office.
G			
Madurai*	Bihar and Orissa	Chotanagpur Banking Association	...
Madurai	United Provinces	Mufassil Bank	Head Office.
Madurai	Punjab	Punjab National Bank	...
"	"	Punjab and Sind Bank	...
Madurai*	Kashmir	Cox and Company	...
"	"	Alliance Bank of Simla	...
Madurai	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	
Gwalior*	Central India	Alliance Bank of Simla	...
Gya	Bihar and Orissa	Bank of Behar	...
H			
Hapur*	United Provinces	Byopar Sahayak Bank	...
"	"	Punjab National Bank	...
Hathras*	"	Allahabad Bank	...
Lazaribagh	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	...
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	...
"	"	Bengal Duars Bank	Head Office.
"	"	Jalpaiguri Banking and Trading Corporation.	Head Office.
Jammu*	Kashmir	Bharat National Bank	...
"	"	Punjab National Bank	...
Jessore	Bengal	Jessore United Bank	Head Office.
Jhansi	United Provinces	Allahabad Bank	...
"	"	Benares Bank	...
Jharra*	Bihar and Orissa	Central Bank of India	...
Jhelum	Punjab	Punjab National Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Bhargava Commercial Bank	Head Office.
"	"	Jubbulpore Central Bank	Head Office.
Jullunder	Punjab	Alliance Bank of Simla	...
"	"	Jullunder Bank	Head Office.
"	"	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	...
Kasauli	Punjab	Alliance Bank of Simla	...
Kasur*	"	Punjab National Bank	...
Khandwa	Central Provinces	Nimar District Central Bank	Head Office.
Kolhapur*	Bombay	Poona Bank	...
Kumbakonam	Madras	Kumbakonam Bank	Head Office.
"	"	Union Bank	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—Vide Appendix III, p. 37

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	...
"	"	Muslim Bank of India	Head Office.
"	"	National Bank of India	...
"	"	Punjab National Bank	Head Office and one branch.
"	"	Punjab and Sind Bank	...
Larkana	Sind	Karachi Bank	...
Lucknow	United Provinces	Allahabad Bank	Three branches.
"	"	Alliance Bank of Simla	...
"	"	Bank of Bengal	...
"	"	Benares Bank	...
"	"	Lucknow Banking and Trading Corporation	Head Office.
"	"	National Bank of Upper India	Head Office.
"	"	Oudh Commercial Bank	...
Ludhiana	Punjab	Punjab National Bank	...
Lyallpur	"	Allahabad Bank	...
"	"	Colony Bank	Head Office and one branch.
"	"	Lyallpur Bank	Head Office.
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	...
M			
Madras	Madras	Bank of Madras	Head Office.
"	"	Benares Bank	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Indian Bank	Head Office and two branches.
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
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	...
"	"	Benares Bank	...
"	"	Byopar Sahayak Bank	Head Office.
"	"	Standard Bank of India	Head Office.
Mehsana*	Baroda	Bank of Baroda	...
Meradabad	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	...
"	"	Cox and Company	...
Mussooree	United Provinces	Allahabad Bank	...
"	"	Alliance Bank of Simla	...
"	"	Benares Bank	...
Muzaffarnagar	"	Standard Bank of India	...
Muzaffarpur	Bihar and Orissa	Benares Bank	...
Mysore	Mysore	Bank of Mysore	...
N			
Nagpur	Central Provinces	Allahabad Bank	...
"	"	Bank of Bengal	...
"	"	Nagpur Central Bank	Head Office.
Naini Tal	United Provinces	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	...
Narasapur*	Madras	Bank of Madras	...
Natore*	Bengal	Natore City Bank	Head Office.
Navsari*	Baroda	Bank of Baroda	...
Negapatam	Madras	Bank of Madras	...
Nowshera	N.-W. Frontier Province.	Alliance Bank of Simla	...
Nuddea	Bengal	Khoksa Janipur Banking Corporation	Head Office.
Nushki	Beluchistan	Alliance Bank of Simla	...
O			
Ootacamund	Madras	Bank of Madras	...
Ottapalam*	"	Nedungadi Bank	...
P			
Palghat*	Madras	Nedungudi Bank	...
Parbhani*	Hyderabad	Bank of Bengal	...
Patiala*	Punjab	Bharat National Bank	...
"	"	Punjab National Bank	...
Patna	Bihar and Orissa	Bank of Bengal	...
"	" " "	Bank of Behar	...
"	" " "	Benares Bank	...
Peshawar	N.-W. Frontier Province.	Alliance Bank of Simla	Two branches.
"	" " "	Bank of Peshawar	Head Office.
"	" " "	Punjab National Bank	...
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.	...
"	"	Karen Co-operative Agricultural Bank.	Head Office.
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	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	...

* Towns marked with asterisk.

APPENDIX I—concluded

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

Town	Province	Name of Bank	
Sagar*	Mysore	Bank of Mysore	...
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	...
Shujapur*	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	...
"	"	Central Brotherhood Urban Bank of India and Ceylon.	Head Office.
"	"	Trust of India	Head Office.
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	...
Sukkar	Sind	Bank of Bombay	...
Surat	Bombay	Bank of Baroda	...
"	"	Bank of Bombay	...
"	"	National Financing and Commission Corporation.	...
Tavoy	Lower Burma	Chartered Bank of India, Australia, and China	...
Tehri*	United Provinces	Bank of Garhwal	Head Office.
Tellicherry*	Madras	Bank of Madras	...
"	"	Tellicherry Bank	Head Office.
Tinnevelly	"	South India Bank	Head Office.
"	"	Tinnevelly 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	...
Ujjain*	Central India	Alliance Bank of Simla	...
Vellore	Madras	Vellore Commercial Bank	Head Office.
"	"	Vellore Mercantile Bank	Head Office.
Vizianagram*	"	Bank of Madras	...
Wazirabad*	Punjab	Bharat National Bank	...
Woriur*	Madras	Woriur Commercial Bank	Head Office.

* Towns marked with asterisk have no Government Treasuries which issue and cash bills—Vide Appendix III, p. 37

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.
Bank of Bombay	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
	Coutts & Co.	440, Strand, W. C. 2.
Bank of Madras	Samuel Montagu & Co.	60, Old Broad Street, E. C. 2.
	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.
Cox & 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	26, 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.
Russo-Asiatic Bank	Ditto	64, Old Broad Street, E. C. 2.
International Banking Corporation	Ditto	36, Bishops Gate, E. C. 2.

APPENDIX III.

List of Government Treasuries which issue and cash Bills.†

India (General)	Bihar and Orissa—contd.	Central Provinces.	Punjab—contd.
Calcutta.*	Sambalpur.	Akola.*	Hoshiarpur.*
Ajmer.*	Saran (Chupra).*	Amraoti.*	Jhang.
Nasirabad Sub-Treasury.	Shahabad (Arrah).*	Balaghat.	Jhelum.*
Bahire.	Buxar Sub-Treasury.	Betul.	Jhullunder.*
Coorg (Mercara).	Singhbhum (Chaibasa).	Bhandara.	Kashmir.*
Delhi.*		Bilaspur.	Karnal.
Delhi Sub-Treasury.	<i>Bombay.</i>	Buldana.	Lahore.*
Hyderabad, Deccan.*	Aden.	Chanda.	Ludhiana.*
Indore.*	Ahmedabad.*	Chhindwara.	Lyallpur.*
Muskat.	Ahmednagar.	Damoh.	Mianwali.
Nepal (Khatmandu).	Baroda.*	Drug.	Multan.*
Nowgong (Bundelkhand).	Belgaum.*	Hoshangabad.	Montgomery.
Port Blair.	Bijapur (late Kaladgi).	Pachmari Sub-Treasury.	Muzaffargarh.*
Quetta.*	Bombay.*	Jubbulpore.*	Rawalpindi.*
Fort Sandeman Sub-Treasury.	Broach.*	Mandla.	Murree Sub-division.*
Loralai Sub "	Catch (Bhuj).	Nagpur.*	Rohtak.
Nushki " "	Dharwar.*	Narsingpur.	Sialkot.*
Sambhar. " "	Dhulia.	Nimar (Khandwa).*	Shahpur.
Pachbhadra " "	Hyderabad, Sind.*	Raipur.	Simla.*
Sehore.	Jalgaon (East Khandesh).*	Saugor.	Umballa.*
Turkish Arabia (Bagdad).	Kaira.	Seoni.	Kasauli Sub-division.*
<i>Assam.</i>	Kanara (Karwar).	Wardah.	<i>N.-W. Frontier Province.</i>
Cachar (Silchar).	Kolaba (Alibagh).	Yeotmal.	Bannu (Edwardesabad)*
Darrang (Tezpur).	Karachi.*		Miramshah Sub-division.
Garro Hills (Tura).	Larkana.*	<i>Madras.</i>	Dera Ismail Khan.*
Goalpara (Dhubri).	Mirpurkhas.	Anantapur.	Wana Sub-division.
Imphal.	Nasik.	Bangalore.*	Hazara (Abbottabad).*
Kamrup (Gauhati).	Palanpur.	Bellary.*	Dungagali Sub-division.
Khasi Hills (Shillong).	Poona.*	Chingleput (Saidapat).	Kohat.
Lakhimpur (Dibrugarh).	Purandhar Sub-Treasury.	Chittoor.	Kurram.
Sadiya Treasure Chest.	Mawal.	Coimbatore.*	Peshawar.*
Lashai Hills (Aijal).	Rajkote.*	Cuddapah.	Mardan Sub-division.
Naga Hills (Kohima).	Ranagiri.	Ganjam (Chatrapore).	Nowshera Sub-division.*
Nowgong, Assam.	Sadara.	Chicacole Sub-division.	<i>United Provinces.</i>
Jorhat.	Satara.	Godavari (Coonada).*	Agra.*
Sylhet.	Sholapur.*	Rajahmundry.*	Allahabad.*
<i>Bengal.</i>	Sukkur.*	Peddapur.	Alligah.
Bakarganj (Barisal).	Surat.*	Guntur.*	Almora (Ranikhet).
Bankura.	Thana.	Kistna (Masulipatam).*	Almora Sub-Treasury.
Beerbhun (Soory).	<i>Burma.</i>	Ellore.	Azamgarh.
Bogra.	Akyab.*	Kurnool.	Bahraich.
Burdwan.	Paletwa Sub-Treasury.	Madras.*	Ballia.
Calcutta.*	Bassein.	Madura.*	Banda.
Chittagong.*	Bhamo.	Dindigal.	Barabanki.
Dacca.*	Henzada.	Malabar (Calicut).*	Bareilly.*
Darjeeling.*	Insein.	Nilgiris (Ootacamund)*	Basti.
Dinajpur.	Katha (Myadaung).	Coonoor Sub-division.	Benares.*
Faridpur.*	Kindat (Upper Chindwin).	Nellore.	Bijnour.
Hooghly.	Kalemyo.	North Arcot (Vellore).*	Budaun.
Howrah.*	Kelewa.	Ramnad (Madura).	Bulandshahr.
Jalpaiguri.*	Falam Treasure Chest.	Salem.*	Cawnpore.*
Jessore.*	Kyauk-p'hyu.	South Arcot (Cuddalore).	Dehra Dun.*
Khulna.	Kyaukse.	South Canara (Mangalore)*	Chakrata Sub-division.
Malda.	Lashio (Northern Shan States).	Tanjore.	Muesoree Sub-division.*
Midnapore.	Magwe.	Kumbakonam.*	Etah.
Murshedabad (Berhampore).	Mandalay.*	Mannarguddi.	Etawah.
Mymensingh.	Maymyo.	Negapatam.*	Farakhabad.
Noakhali.	Maubin.	Tinnevely.*	Fatehpur.
Nuddea (Krishnagar).*	Meiktila.	Tuticorin.*	Fyzabad.*
Pubna.	Mergui.	Travancore (Trivandrum).*	Gazipur.
Rajshahi.*	Minbu.	Trichinopoly.*	Gonda.
Rungpur.*	Kanpetlet.	Vizagapatam.	Gorakhpur.*
Tipperah (Gomilla).	Mogok (Ruby Mines).	<i>Mysore.</i>	Hamirpur.
24-Paragunnahs (Alipore).	Monywa (Lower Chindwin).	Bangalore.*	Hardoi.
Barrackpore Sub-division.	Moulmein (Amherst).*	Chikmagalur.*	Jalaun.
<i>Bihar and Orissa.</i>	Papua.	Chitaldroog.	Jaunpur.
Angul.	Myaungmya.	Hasan.	Jhansi.*
Balasore.	Myingyan.	Kolar.	Kheri (Lakhimpur).
Bhagalpore.*	Myitkna.	Mysore.*	Lucknow.*
Chumpanan (Motiharee).	Pakokko.	Shimoga.*	Mainpuri.
Cuttack.	Pegu.	Sucklasopore.	Meerut.*
Dhanbaid.	Prome.	Tumkur.*	Mirzapur.
Durbhanga.*	Pntao.	<i>Punjab.</i>	Dudhi Sub-Treasury.
Gya.*	Pyapon.	Amritsar.*	Moradabad.*
Hazaribagh.*	Rangoon.*	Attock (Campbellpur).	Muttra.
Manbhum (Purulia).*	Sagaing.	Dera Ghazi Khan.	Muzaffarnagar.*
Monghyr.	Sandoway.	Dharamsala.	Naini Tal.*
Mozufferpore.*	Shwebo.	Ferozepore.*	Pastabgarh.
Nya Doomka.	Taunggyi (Southern Shan States).	Gilgit.	Pilibhit.
Palamow.	Tavoy.*	Gujranwallah.*	Rae Bareli.*
Patna.*	Tharrawaddy.	Gujrat.	Roorkee.
Pari.	Thaton.	Gurdaspur.	Saharanpur.
Parneah.	Thayetmyo.	Dalhouse Sub-division.*	Shajahanpur.
Kissengunge.	Toung-hoo.	Gurgaon.	Sitapur.*
Ranchi.*	Yamethin.	Hissar.	Sultanpur.
			Una.

APPENDIX IV.

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	Kansallis-Osake Pankki	20,597,000
Deutsche Bank	360,353,000	National Bank of India(a)	29,372,000
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 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	26,992,000
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
Oesterreichische Credit-Anstalt	115,561,000	Union Bank of Canada	25,465,000
Banca Commerciale Italiana	114,835,000	Illinois Trust and Savings Bank	25,037,000
Crédit Lyonnais	112,814,000	Rotterdamsche Bankvereeniging	24,583,000
Bank of Japan	108,284,000	Bank of Nova Scotia	24,446,000
Banco de la Nacion Argentina	104,329,000	National Bank of Belgium	23,392,000
Darmstadter Bank	100,797,000	Bank of Ireland	23,300,000
National Bank of Commerce, New York	97,687,000	Yorkshire Penny Bank	23,014,000
Banca Italiana di Sconto	91,810,000	Sumitomo Bank(a)	22,220,000
Credito Italiano	91,371,000	Lancashire and Yorkshire Bank	21,691,000
Banco do Brazil	88,059,000	Dominion Bank	21,515,000
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
Comptoir National d'Escompte de Paris(a)	82,632,000	*Cox & Co.'s Bank(a)	19,165,000
Chase National Bank, New York	81,804,000	*Mercantile Bank of India(a)	12,370,000
Bank of Montreal	80,321,000	*International Banking Corporation(a)	11,968,000
Oesterreichische Länderbank	73,348,000	*Eastern Bank(a)	5,785,000
Canadian Bank of Commerce	70,654,000		
Bankers' Trust Company, New York	69,342,000		
Commonwealth Bank of Australia	68,404,000		
Royal Bank of Canada	68,382,000		
First National Bank, New York	64,890,000		
Banca d'Italia	63,866,000		
Continental and Commercial National Bank, Chicago	63,633,000		
Bank of Liverpool and Martins	63,243,000		
Bank of New South Wales	56,248,000		
Yokohama Specie Bank(a)	54,618,000		
Anglo South American Bank	52,638,000		
Equitable Trust Co. of New York	51,641,000		
Mechanics and Metals National Bank	50,299,000		
Bank of Taiwan(a)	47,422,000		
Standard Bank of South Africa	44,920,000		
Manchester and Liverpool District Bank	44,531,000		
Central Union Trust Company, New York	43,404,000		
First National Bank, Chicago	42,844,000		
National Bank of South Africa	42,380,000		
Chartered Bank of India, Australia and China	41,450,000		
Hanover National Bank, New York	39,577,000		
First National Bank, Boston	39,324,000		
Stockholms Handelsbank	38,581,000		
Skandinaviska Kreditaktiebolaget	38,167,000		
Farmers' Loan and Trust Co., New York	37,641,000		
Nederlandsche Handel-Maatschappij	37,450,000		
London and River Plate Bank	37,281,000		
Swiss Bank Corporation	36,896,000		
Mitsui Bank	36,546,000		
Société Générale de Belgique	35,497,000		
Hongkong and Shanghai Banking Corporation(a)	34,712,000		
Bank of New Zealand	34,577,000		
Banque Nationale de Credit	34,030,000		
Bank of Scotland	32,568,000		
William Denson's Bank	31,837,000		
Commercial Bank of Scotland	31,511,000		
National Bank of Scotland	30,748,000		
National Shawmut Bank, Boston	30,368,000		
Clydesdale Bank	30,254,000		
Royal Bank of Scotland	29,739,000		
		Principal Indian Banks	Deposits and current accounts 1918
		Bank of Bengal	19,853,000
		Bank of Bombay	12,847,000
		Alliance Bank of Simla	8,197,000
		Bank of Madras	7,046,000
		Allahabad Bank	4,829,000
		Central Bank of India	3,323,000
		Bank of India	3,211,000
		Tata Industrial Bank	2,922,000
		Bank of Baroda	1,365,000
		Punjab National Bank	1,170,000
		Bank of Mysore	553,000
		National Financing and Commission Corporation	354,000
		Benares Bank	302,000
		Indian Bank, Madras	281,000
		Punjab and Sind Bank	239,000
		Karachi Bank	123,000
		Bhowanipore Banking Corporation	120,000
		Bank of Northern India	71,000
		Nedungadi Bank	68,000
		Bank of Behar	64,000
		Oudh Commercial Bank	50,000

*Figures for 1918.

(a) These Banks have branches in India.

INDEX

	PAGE		PAGE
Absorption of gold	28	Distribution of Banks and their branches	6, 29—35
" " Rupees and Half Rupees	27	Dividends of Banks	2
Ajodhia Bank, Fyzabad	17	Eastern Bank	15
Allahabad Bank	16	Erode Bank	18
Alliance Bank of Simla	16	Exchange Banks	3, 4, 5, 9, 11, 15
Amalgamation of Banks	5	Gold, Absorption of—	28
Areas served by Presidency Banks	13	Exports of—	27
Balance of Trade	28	Imports of—	27
Balance Sheets, analysis of	15—18	Gorakhpur Bank	17, 24
Bangalore Bank	17	Hongkong and Shanghai Banking Corpora- tion	15
Bangalore Mercantile Bank	18	Indian Bank (Madras)	16
Banking Results	3—4	Indian Joint-Stock Banks	3, 4, 5, 10, 16—18
Banking System, Indian	3—6	International Banking Corporation	15
Bank of Baroda	16	Investments—	
Bank of Behar	18	Exchange Banks	4, 15
Bank of Bengal	3, 4, 6, 12, 13	Indian Joint-Stock Banks	4
Bank of Bombay	3, 4, 6, 13	Presidency Banks	4, 12, 13
Bank of India (Bombay)	16	Jessore United Bank	18
Bank of Madras	3, 4, 6, 13	Karachi Bank	17
Bank of Mysore	16	Kumbakonam Bank	18
Bank of Northern India	18	Kayestha Trading and Banking Corporation	16
Bank of Rangoon	16	Liquidation of banks, dates of	19—25
Bank of Upper India, Meerut	16	Malabar Bank	18
Bank failures	7, 11, 12, 19—25	Map showing the positions of banks and their branches	facing page 1
Bank rates	14	Mercantile Bank of India	15
" " (chart)	<i>Frontispiece</i>	Mufassil Bank	18
Benares Bank	16	Names of Banks failed—	
Banks and their branches	6, 29—35	Agra Rohilkhand Bank, Mainpuri	24
Bengal National Bank	17	Ahmednagar Bank	21
Bharat National Bank, Delhi	17	All India Commerce Bank	21
Bhargava Commercial Bank	17	Amritsar Bank, Lahore	19
Bhowanipore Banking Corporation	18	Amritsar National Banking Co., Amritsar	22
Bombay Merchants Bank	16	Asiatic Engineering and Banking Corporation	21
Bombay Provincial Bank	17	Bangalore Cantonment Cavalry Road Savings Bank	23
Branches of Banks	6, 29—35	Bangalore Cantonment Trading and Banking Company	23
Byopar Sahayak Bank	18	Bank of Asia, Lahore	20
Canara Bank	17	Bank of Empire, Lahore	20
Capital—		Bank of Hazara, Abbottabad	19
Exchange Banks	5, 9, 10, 11, 15	Bank of Multan	25
Indian Joint-Stock Banks	6, 10, 11, 16—18	Bank of Peshawar, Multan	20
Presidency Banks	4, 9, 10, 12, 13	Bank of Rajputana and Punjab, Ambala	20
Cash Balances—		Bank of Upper India, Meerut	21, 24
Exchange Banks	4, 5, 9, 11, 15	Bank of Western India, Bombay	23
Indian Joint-Stock Banks	4, 6, 10, 11, 16—18	Bharat Bank, Meerut	22
Presidency Banks	4, 9, 12, 13	Bombay Banking Company	19
Treasuries	26	Capital Bank of India, Lahore	20
Central Bank of India (Bombay)	16	Cawnpore Banking Company, Cawnpore	22
Chartered Bank of India, Australia, and China	15	Central Reciprocal Bank, Allahabad	21
Cheques annually cleared from the clearing houses	26	Chickballapur Rajadhani Bank	24
Classification of Banks	4—6	Commercial and Zamindari Bank, Multan	20
Clearing House Returns	26	Coronation Banking and Assurance Company, Lahore	20
Coimbatore Town Bank	18	Cosmopolitan Bank	24
Comptoir National d'Escompte de Paris	15	Credit Bank of India	19
Co-operative Credit Banks	6	Crown Bank of India	19
Co-operative Hindusthan Bank	18	Deccan Bank, Bombay	23
Cox & Company's Bank	15	Deccan Hubli Bank, Bombay	23
Darbhangha Bank	17	Delhi and Punjab Bank, Lahore	24
Dates of liquidation of banks failed	19—25	Derajat Sindh Bank, Multan	24
" " registration of banks failed	19—25	Doaba Bank, Amritsar	19
Delhi and London Bank	15	Durbar Bank, Lahore	19
Deposits—		East India Banking Company, Jagraon	20
Exchange Banks	3, 4, 5, 9, 10, 15	Eastern Banking Corporation	25
Indian Joint-Stock Banks	3, 4, 6, 10, 16—18	Eastern and Western Banking Corporation, Bombay	23
Per capita—of Presidency Banks	13	George Bank, Lahore	20
Post Office Savings Banks	6, 25	Golden Bank of India, Amritsar	20
Presidency Banks	3, 4, 9, 10, 12, 13	Gorakhpur Bank, Gorakhpur	24
Principal Banks of the world	38	Gudibanda Oopparhalli, Sri Hanuman taraya- swami Bank	25
Discounts and advances—		Gujarat Bank	21
Exchange Banks	4, 15	Hari Bank	25
Indian Joint-Stock Banks	4		
Presidency Banks	4		

INDEX

	PAGE		PAGE
Names of Banks failed—		National Bank of India	75
Hindustan Bank, Multan	20	National Bank of Upper India	18
Imperial Bank	22	National Financing and Commission Corporation	16
Indian Banking Company, Lahore	22	Names of London offices of certain Banks and Firms in India	36
Indian Exchange Bank, Amritsar	19	Nedungadi Bank	17
Indian Finance Corporation	21	Ondh Commercial Bank	17
Indian Specie Bank	21	Poona Bank	16
Indian States Bank, Amritsar	20	Poona Mercantile Bank	18
Industrial Bank of India, Ludhiana	20	Post Office Savings Banks	6, 25
Jaunpur Bank, Jaunpur	24	Presidency Bank rates	3, 14
Jullandar Bank, Jullandar	20	" " " (chart)	<i>Frontispiece</i>
Kashmiri Bank, Fyzabad	24	Presidency Banks	3-6, 9, 13, 14, 26
Kathiawar and Ahmedabad Banking Corporation	19	Bank of Bengal	3, 4, 6, 12, 13, 14
Kayasth Mercantile Banking Company, Delhi	23	Bank of Bombay	3, 4, 6, 13, 14
Lahore Bank, Lahore	19	Bank of Madras	3, 4, 6, 13, 14
Madras Deposit and Benefit Society	21	Bank rates	3, 14
Merwar Bank, Lahore	20	Proportion of cash to deposits—	
New Doaba Bank, Amritsar	22	Exchange Banks	11
New Peoples' Bank, Lahore	23	Indian Joint-Stock Banks	11
Orient Bank of India, Lahore	20	Presidency Banks	11
Palghat Bank, Madras	24	Public Treasury, cash balances in	26
Peoples Bank of India, Lahore	19	Punjab and Sind Bank	17
Peoples Industrial Bank, Allahabad	21	Punjab Banking Company	16
Pioneer Bank, Bombay	23	Punjab National Bank	16
Popular Bank, Rawalpindi	20	Purchase of silver by Government	27
Public Banking and Assurance Company	20	Silver Coinage	27
Punjab Co-operative Bank, Amritsar	20	" Exports	27
Punjab Merchants Bank, Ludhiana	23	" Imports	27
Punjab Trader's Bank, Peshawar	22	Silver purchased by Government	27
Rajdhany Bank, Bangalore	23	Registration, dates of — of banks liquidated	19-25
Sabjanwan Trading and Banking Company, Gorakhpur	24	Reserves—	
Sindh Bank	22	Exchange Banks	5, 9, 10, 11, 15
Sind Baluchistan Bank	19	Indian Joint-Stock Banks	6, 10, 11, 16-18
Sholapur Bank, Sholapur	25	Presidency Banks	4, 9, 10
Solar Bank, Lahore	20	Russo-Asiatic Bank	15
Srikashi Vishwanath Bank, Benares	21	South India Bank	17
Srikrishna Bank	21	Tinnevely Bank	18
Shri Venkatesh Bank	25	Towns in India having banks	6, 29-35
Sri Venkataramana Vilasa Bank	24	Trade, balance of	28
Standard Bank, Bombay	16, 24	Treasuries (Government)	37
Standard Bank of India, Meerut	24	Union Bank, Kumbakonam	18
Union Bank of Commerce	21	Vellore Commercial Bank	17
Union Bank of India	22	Vellore Mercantile Bank	18
United Bank of Commerce	25	Worliur Commercial Bank	17
United India Bank, Allahabad	21	Yokohama Specie Bank	15
United Provinces Co-operative Bank, Allahabad	21		
World Bank, Amritsar	20		

FIFTH ISSUE

DEPARTMENT OF STATISTICS, INDIA

STATISTICAL TABLES

RELATING TO

BANKS IN INDIA

WITH A

MAP, INTRODUCTORY MEMORANDUM,
AND BANKING DIRECTORY



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