

TH ISSUE

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COMMERCIAL INTELLIGENCE DEPARTMENT, INDIA

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# STATISTICAL TABLES

RELATING TO

## BANKS IN INDIA

1922

*Published by order of the Governor-General in Council*

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CALCUTTA  
SUPERINTENDENT GOVERNMENT PRINTING, INDIA  
1924

Price Eight Annas



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## Prefatory Note

The following short note explains some of the more important statistics in the appended tables. An account of the monetary position in India will be found in the Annual Report of the Controller of the Currency for the year 1922-23.

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

3. **Presidency Banks and the Imperial Bank of India** (tables 1, 8, 9, 10, and 11).—An examination of the statements of accounts of the Presidency Banks and the Imperial Bank of India reveals the fact that while Government or public deposits increased considerably in 1922, private deposits decreased. Cash balances increased as compared with 1921. The table below summarises the capital, reserves, deposits, and cash balances of the three Presidency Banks regarded as one bank up to the year 1920 and of the Imperial Bank of India in 1921 and 1922:—

31st December	Capital	Reserve and Rest	Government or public Deposits	Private Deposits	PROPORTION PER CENT OF GOVERNMENT DEPOSITS (COLUMN 3) TO		Cash balances
					Total capital and deposits (columns 1 to 4)	Private deposits (column 4)	
					1	2	
	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	5,88,66	36,48,50	11.8	16.1	15,37,75
1914	3,75,00	3,89,17	5,61,52	40,04,08	10.5	14.0	20,83,92
1915	3,75,00	3,72,50	4,88,67	38,61,19	9.6	12.7	14,65,24
1916	3,75,00	3,60,99	5,20,58	44,70,87	9.1	11.6	17,27,25
1917	3,75,00	3,67,52	7,71,28	67,71,74	9.3	11.4	33,77,31
1918	3,75,00	3,44,58	8,64,28	50,97,75	12.8	16.9	17,07,62
1919	3,75,00	3,57,81	7,72,24	68,21,37	9.3	11.3	23,62,93
1920	3,75,00	3,77,79	9,02,63	78,01,90	9.5	11.6	26,03,34
1921*	5,62,24	4,14,54	6,80,01	65,77,99	8.3	10.3	13,60,23
1922*	5,62,50	4,33,07	14,15,73	57,00,57	17.4	24.8	15,07,47

4. **Exchange Banks** (tables 2, 6, and 13).—The aggregate paid-up capital and reserves of the eighteen Exchange Banks doing business in India in 1922 amounted to over £112 millions, while their deposits and cash balances in India only were £73 millions and £16 millions, respectively. The position from the pre-war year 1913 to 1922 was as follows:—

	Number of Banks.	Capital, reserve and rest	Deposits in India +	Cash balances in India +
		£(1,000)	£(1,000)	£(1,000)
1913 (pre-war year)	12	37,825	31,035	5,882
1914	11(a)	36,972	30,148	8,394
1915	11	35,793	33,546	7,601
1916	10(b)	37,931	38,039	10,140
1917	9(c)	32,682	53,375	33,744
1918	10(d)	39,449	61,856	15,175
1919	11(e)	53,070	74,359	29,983
1920	15(f)	90,217	74,807	25,175
1921	17(g)	111,632	75,196	23,567
1922	18(h)	112,221	73,384	16,176

\* The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

† Deposits and cash balances in India converted into sterling at the rate of  $\text{R}10 = \text{£}1$ .

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

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

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

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

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

(f) Including the Imperial Bank of Persia, the National Bank of South Africa, P. & O. Banking Corporation, and the Banco Nacional Ultramarino.

(g) Including the Nederlandsche Handel-Maatschappij and the Nederlandsche Indische Handelsbank.

(h) Including the American Express Company Incorporated.

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 a major portion of their business abroad. It will be seen that the deposits in India of the first group were in 1922 over three times those of the second group.

**5. Indian Joint-Stock Banks** (tables 3, 7, and 14).—The tables in this volume deal with 68 banks, having a minimum paid-up capital and reserve of one lakh of rupees, from which returns have been received. These banks have over 300 branches chiefly scattered throughout the North-West of India, especially in the Punjab and the United Provinces. The banks are sub-divided into two classes, namely, (1) those with a paid-up capital and reserve of R5 lakhs and over, and (2) those smaller banks with a paid-up capital and reserve between one lakh and less than R5 lakhs. The aggregate paid-up capital and reserves of these 68 banks in 1922 amounted to R11,75 lakhs, the deposits to R65,02 lakhs, and cash balances to R12,60 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 (pre-war year)	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
1919 . . . . .	18	7,63	58,99	12,17	29	75	2,28	54
1920 . . . . .	25	10,92	71,15	16,31	33	82	2,33	42
1921 . . . . .	27	12,40	76,90	15,66	38	1,00	3,26	44
1922 . . . . .	27	10,64	61,64	12,04	41	1,11	3,38	56

**6. Total Deposits** (table 4).—The extent to which bank deposits have increased in the last decade is shown in table 4. This table is based on the figures given in the preceding three tables. It would appear from these statistics that the total deposits in all the three classes of Banks in India increased from R97 crores in 1913 to R2,10 crores in 1922, or by 115 per cent. The respective shares in the total deposits in 1922 were: Imperial Bank of India 34 per cent, Exchange Banks 35 per cent, and Indian Joint-Stock Banks 31 per cent. [In the case of Exchange Banks the figures refer to their deposits in India only.]

**7. Proportion of Cash to Deposits** (table 5).—Cash balances at the end of 1922 were 21 per cent of the liabilities on deposits in the case of the Imperial Bank of India, 19 per cent in the case of Exchange Banks doing a considerable portion of their business in India, and 33 per cent in the case of those banks doing a major portion of their business abroad. The percentage for Indian Joint-Stock Banks was 20 in the case of those having capital and reserve of R5,00,000 and over, and 17 in the case of those with smaller capital.

**8. Bank Rates** (table 12).—These are the rates charged for demand loans, *i.e.*, the rates charged day by day by the old Presidency Banks and the Imperial Bank of India for loans advanced on such security as Government paper. The annual average of these rates for the year 1922 was 5.81.

**9. Bank failures** (table 15).—A complete list of the Bank failures which have taken place in 1922 is given in table 15. The failures were mostly confined to those banks which have a small paid-up capital. The number



of failures in 1922 was 15, the United Provinces alone accounting for 6.

**10. Clearing House Returns** (table 16).—Clearing House returns show a fall in the activity in banking operations as compared with 1920 when there was a marked increase in the clearings to the extent of over ₹31,49 crores. The returns of the last fifteen years are set out in table 16.

*Cheques cleared from Clearing Houses*

	Pre-war year (1913)	1918	1919	1920	Last year (1921)	Year under review (1922)
	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)
Calcutta . . . . .	3,33,02	7,44,17	9,02,49	15,33,89	9,16,72	9,44,26
Bombay . . . . .	2,19,30	5,33,62	7,58,32	13,93,94	8,97,01	8,63,76
Madras . . . . .	23,56	24,56	30,13	77,17	39,10	42,79
Karachi . . . . .	12,49	24,29	22,19	31,88	35,79	32,37
Rangoon . . . . .	61,98	69,27	88,37	1,07,79	1,18,75	1,23,17
Cawnpore . . . . .	...	...	...	4,51	8,80	8,24
Lahore . . . . .	...	...	...	...	5,65	8,10
<b>Total</b> . . . . .	<b>6,50,35</b>	<b>18,95,91</b>	<b>18,01,50</b>	<b>31,49,18</b>	<b>20,21,82</b>	<b>20,22,69</b>

**11. Appendices.**—Two Appendices have been inserted to show :—

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

D. N. GHOSH,

*Director of Statistics,*

*for Director-General of Commercial Intelligence.*

CALCUTTA ;

December 22, 1923.

figures in 1922 was 13, the United Provinces alone accounting for 6. The clearing House returns show a fall in the activity in banking operations as compared with 1920 when there was a marked increase in the clearing to the extent of over 181 per cent. The returns of the last fifteen years are set out in table 10.

Table 10.—Clearing House Returns

Year	1916	1917	1918	1919	1920	Last year (1921)	Year under review (1922)
London	8,38,92	7,41,17	7,08,40	15,28,80	9,10,72	0,44,28	0,44,28
Bombay	2,10,30	1,88,09	1,58,02	18,98,04	8,97,01	8,08,70	8,08,70
Calcutta	8,00,00	2,40,00	30,12	17,11	83,70	0,70	0,70
Madras	19,00	24,20	22,10	81,88	27,70	82,87	82,87
Benares	0,02	60,27	88,37	1,07,70	1,18,75	1,28,17	1,28,17
Other	...	...	...	...	8,20	8,24	8,24
Total	6,50,87	18,05,01	18,01,50	31,40,18	20,81,82	20,82,00	20,82,00

11. Appendix.—The Appendices have been inserted to show:—  
 (1) Banks and their branches and agencies in the principal towns of India and  
 (2) London Office Agents or correspondents of banks and banking firms doing business in India.

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Director of Statistics,  
 for the Director-General of Commercial Intelligence.

Calcutta  
 1922

## BANKING STATISTICS

## I

## Summary Tables

No. 1.—CAPITAL, RESERVE, DEPOSITS, AND CASH BALANCES OF THE IMPERIAL BANK OF INDIA\* 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
1910	3,60,00	3,31,03	6,91,03	4,23,63	32,34,38	36,58,01	11,35,12
1911	3,60,00	3,40,39	7,00,39	4,38,30	34,19,99	38,58,29	13,58,20
1912	3,75,00	3,63,61	7,38,61	4,27,01	35,84,47	40,11,48	11,77,38
1913	3,75,00	3,73,07	7,48,07	5,88,66	36,48,50	42,37,16	15,37,75
1914	3,75,00	3,89,17	7,64,17	5,61,52	40,04,08	45,65,60	20,83,92
1915	3,75,00	3,72,50	7,47,50	4,88,67	38,61,19	43,49,86	14,65,24
1916	3,75,00	3,60,99	7,35,99	5,20,58	44,70,87	49,91,45	17,27,25
1917	3,75,00	3,67,52	7,42,52	7,71,23	67,71,74	75,43,02	33,77,31
1918	3,75,00	3,44,58	7,19,58	8,64,28	59,97,75	59,62,03	17,07,62
1919	3,75,00	3,57,81	7,32,81	7,72,24	68,21,37	75,93,61	23,62,93
1920	3,75,00	3,77,79	7,52,79	9,02,63	78,01,90	87,04,53	26,03,34
1921*	5,62,24	4,14,54	9,76,78	6,80,01	65,77,99	72,58,00	13,60,23
1922	5,62,50	4,33,07	9,95,57	14,15,73	57,00,57	71,16,30	15,07,47

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
1910	11	21,734	12,610	34,344	134,166	24,79,17	17,810	4,38,51
1911	12	22,600	13,001	35,601	157,764	28,16,90	22,136	4,56,91
1912	12	23,657	13,980	37,637	172,028	29,53,62	23,082	6,14,82
1913	12	23,640	14,185	37,825	181,138	31,03,54	25,688	5,88,24
1914	11(a)	22,815	14,157	36,972	164,970	30,14,76	40,694	8,39,37
1915	11	22,681	14,112	36,793	179,948	33,54,56	45,111	7,60,13
1916	10(b)	22,836	15,095	37,931	208,232	38,03,88	41,367	10,14,01
1917	9(c)	18,384	14,298	32,682	228,001	53,37,53	54,765	33,74,37
1918	10(d)	22,269	17,180	39,449	305,937	61,85,60	57,981	15,17,55
1919	11(e)	31,931	21,139	53,070	433,001	74,35,99	63,571	29,98,32
1920	15(f)	54,198	36,019	90,217	513,671	74,80,71	84,197	25,17,53
1921	17(g)	66,269	45,263	111,632	526,473	75,19,61	82,318	23,56,74
1922	18(h)	66,641	45,680	112,321	527,348	73,38,44	81,654	16,17,63

\* Figures for years prior to 1921 represent the totals of the 3 Presidency Banks of Bengal, Bombay, and Madras, which were amalgamated and formed into the Imperial Bank of India with effect from 27th January, 1921 (I. B. I. Act XLVII of 1920).

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

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

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

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

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

(f) Including the Imperial Bank of Persia, the National Bank of South Africa, the P. & O. Banking Corporation, and the Banco Nacional Ultramarino.

(g) Including the Nederlandsche Handel-Maatschappij and the Nederlandsche Indische Handelsbank.

(h) Including the American Express Company Incorporated.

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

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

	Number of reporting Banks	Paid-up Capital	Reserve and Rest	TOTAL	Deposits	CASH BALANCES
		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1870	2	9,83	1,82	11,65	13,95	5,07
1880	3	18,00	3,11	21,11	63,37	16,83
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	1,18,04
1905	9	84,57	77,82	1,62,39	11,98,92	1,73,59
1910	16	2,75,66	1,00,55	3,76,21	25,65,85	2,32,11
1911	18	2,85,60	1,26,54	4,12,14	25,29,11	3,63,11
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	4,00,11
1914	17	2,51,40	1,41,88	3,93,28	17,10,58	3,53,11
1915	20	2,81,39	1,66,65	4,38,04	17,87,27	3,99,41
1916	20	2,87,36	1,73,66	4,61,02	24,71,05	6,03,49
1917	18*	3,03,70	1,62,99	4,66,69	31,17,01	7,64,84
1918	19	4,36,45	1,65,59	6,02,04	40,59,48	9,48,58
1919	18†	5,39,07	2,24,27	7,63,34	58,99,47	12,16,63
1920	25(a)	8,37,02	2,55,46	10,92,48	71,14,64	16,30,70
1921	27(b)	9,38,80	3,00,81	12,39,61	76,89,63	15,65,90
1922	27	8,02,24	2,61,65	10,63,89	61,53,86	12,03,88

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

Year	Number of reporting Banks	Paid-up Capital	Reserve and Rest	TOTAL	Deposits	CASH BALANCES
		R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1913	23	39,14	11,35	50,49	1,51,15	24,95
1914	25	42,23	13,02	55,24	1,26,54	27,99
1915	25	45,38	9,73	55,11	91,37	20,91
1916	28	51,77	11,50	63,27	1,01,23	16,76
1917	25†	44,16	10,24	54,40	99,20	20,42
1918	28	48,65	14,43	63,08	1,55,35	36,90
1919	29	53,11	21,86	74,97	2,28,49	53,71
1920	33	61,42	19,95	81,37	2,33,46	41,91
1921	38(c)	77,05	23,23	1,00,28	3,26,02	43,52
1922	41(d)	83,00	27,65	1,10,65	3,37,89	56,02

No. 4.—CAPITAL AND RESERVE AND DEPOSITS OF THE IMPERIAL BANK OF INDIA, EXCHANGE BANKS, AND INDIAN JOINT-STOCK BANKS, IN EACH YEAR FROM 1913 TO 1922.

Year	IMPERIAL BANK OF INDIA		EXCHANGE BANKS		JOINT-STOCK BANKS		TOTAL OF ALL BANKS	
	Capital and Reserve	Deposits	Capital and Reserve	Deposits (in India)	Capital and Reserve	Deposits	Capital and Reserve	Deposits
	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1913	7,48,07	42,37,16	37,82,50	31,03,54	4,14,76	24,10,34	49,45,33	97,51,04
1914	7,64,17	45,65,60	36,97,20	30,14,76	4,48,52	18,37,12	49,09,89	94,17,48
1915	7,47,50	43,49,86	36,79,30	33,54,56	4,93,15	18,78,64	49,19,85	95,83,06
1916	7,35,99	49,01,45	37,93,10	38,03,88	5,24,29	25,72,28	50,53,88	1,13,67,61
1917	7,42,52	75,43,02	32,68,20	53,37,53	5,21,09	32,16,21	45,31,81	1,60,96,29
1918	7,19,58	59,62,03	39,44,90	61,26,33	6,65,12	42,14,83	53,29,60	1,63,04,29
1919	7,32,81	75,93,61	53,07,00	74,35,90	8,38,31	61,27,96	68,78,12	2,11,55,16
1920	7,52,79	87,04,53	90,21,70	74,80,71	11,73,85	73,48,10	1,09,48,34	2,35,33,24
1921	9,76,78	72,53,00	1,11,63,20	75,19,61	13,39,89	80,15,65	1,34,76,87	2,27,93,24
1922	9,35,57	71,16,30	1,12,22,06	73,38,44	11,74,54	65,01,75	1,33,92,17	2,09,56,41

\* 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 have fallen below one lakh.

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

§ Conversion made at the rate of £1 = R10.

(a) Includes four new banks and three transferred from class B.

(b) Includes two new banks and one transferred from class B. The Vellore Commercial Bank was transferred to class A during the year.

(c) Includes five new banks and one transferred from class A. The Vellore Commercial Bank was transferred to class B during the year.

(d) Returns for 1922 for three banks, viz., Bharat National Bank, Malabar Bank, and Tinnevely Bank, not having been received, the figures for the preceding year have been repeated.

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

	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922
	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent	per cent
Imperial Bank of India . . . . .	36	46	34	35	45	29	31	30	19	21
Exchange Banks*—										
(1) Banks doing a considerable portion of their business in India . . . . .	19	28	19	25	40	20	35	30	28	19
(2) Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad . . . . .	17	26	41	35	160	44	67	58	43	33
Indian Joint-Stock Banks—										
(a) Banks having capital and reserve of R5,00,000 and over . . . . .	18	21	22	24	25	23	21	23	20	20
(b) Banks having capital and reserve between R1,00,000 and less than R5,00,000 . . . . .	16	22	22	17	21	24	24	18	13	17

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 1922

	No. of Banks	Paid-up Capital	Reserve and Rest	DEPOSITS		CASH BALANCES	
				Out of India	In India	Out of India	In India
		£(1,000)	£(1,000)	£(1,000)	R(1,000)	£(1,000)	R(1,000)
Banks doing a considerable portion of their business in India . . . . .	5	7,700	9,047	71,722	55,60,42	11,641	10,39,31
Banks, which are merely agencies of large banking corporations, doing a major portion of their business abroad . . . . .	13	58,841	36,633	455,626	17,78,02	70,013	5,78,32
<b>TOTAL</b> . . . . .	<b>18</b>	<b>66,541</b>	<b>45,680</b>	<b>527,348</b>	<b>73,38,44</b>	<b>81,654</b>	<b>16,17,63</b>

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 1922

	No. of Banks	Paid-up Capital	Reserve and Rest	Deposits	Cash Balances
with Capital and reserve amounting to R20,00,000 and above . . . . .	11	7,02,10	2,23,05	57,17,55	11,46,94
with Capital and reserve between R20,00,000 and R10,00,000 . . . . .	4	37,93	20,14	2,22,51	30,81
with Capital and reserve between R10,00,000 and R5,00,000 . . . . .	12	62,21	18,46	2,23,80	26,13
of Banks R5,00,000 and above . . . . .	27	8,02,24	2,61,65	61,63,86	12,03,88
with Capital and reserve between R1,00,000 and less than R5,00,000 . . . . .	41	83,00	27,65	3,37,89	56,02
<b>TOTAL</b> . . . . .	<b>68</b>	<b>8,85,24</b>	<b>2,89,30</b>	<b>65,01,75</b>	<b>12,59,90</b>

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

## II

## General Tables

No. 8.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BENGAL ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS				Cash Balance	Investments	Dividend for the year	
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current				Total
R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	Per cent		
1880	2,00	25	2,25	2,02			5,02	4,84	1,53	7 1/2	
1885	2,00	43	2,43	1,48			3,83	3,12	1,16	7 1/2	
1890	2,00	48	2,48	2,26			6,66	6,39	2,06	10	
1895	2,00	71	2,71	1,84			6,77	4,22	1,32	11	
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	(a)	(a)	12,04	3,97	1,81	12	
1910	2,00	1,75	3,75	1,98	(a)	(a)	16,09	5,14	3,68	14	
1911	2,00	1,80	3,80	2,71	(a)	(a)	16,77	7,29	3,21	14	
1912	2,00	1,85	3,85	2,34	(a)	(a)	17,11	6,65	3,10	14	
1913	2,00	1,91	3,91	3,01	(a)	(a)	18,25	8,41	3,10	14	
1914	2,00	2,00	4,00	2,87	(a)	(a)	21,61	11,70	6,21	16	
1915	2,00	2,04	4,04	2,65	7,19	88	11,72	19,79	7,85	7,93	16
1916	2,00	2,13	4,13	2,74	7,28	93	13,23	21,44	7,73	7,69	16
1917	2,00	2,21	4,21	4,48	6,51	80	22,03	29,34	14,82	7,74	17
1918	2,00	1,89	3,89	5,85	(a)	(a)	(a)	23,93	8,94	7,80	17
1919	2,00	2,00	4,00	4,05	4,96	79	22,74	28,49	9,98	8,64	17
1920	2,00	2,10	4,10	4,34	(a)	(a)	(a)	34,74	12,21	9,11	18

(a) Details not available.

No. 9.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF BOMBAY ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve	Government deposits	Other deposits (a)	Cash Balance	Investments	Dividend for the year
1880	1,00	22	39	2,65	1,60	79	7 1/2
1885	1,00	25	53	2,76	2,18	33	7 1/2
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
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	14
1915	1,00	1,00	1,36	10,79	4,24	2,77	16
1916	1,00	90	1,42	13,67	6,68	3,13	16
1917	1,00	92	2,35	28,18	13,99	7,45	16
1918	1,00	1,01	1,77	17,50	5,42	3,54	16
1919	1,00	1,10	2,63	27,57	9,28	3,16	16
1920	1,00	1,20	3,50	27,49	8,76	3,00	18

(a) Details of deposits not available.

No. 10.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS, AND DIVIDEND OF THE BANK OF MADRAS ON 31st DECEMBER EACH YEAR UP TO 1920

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS				Cash Balance	Investments	Dividend for the year	
				Government (Public)	PRIVATE						
					Fixed	Savings Bank	Current				Total
R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	R (lakhs)	Per cent		
1880	50	7	57	49			80	98	...	...	
1885	50	9	59	28			1,09	65	19	7	
1890	50	16	66	49			1,90	83	45	10	
1895	50	18	68	72			2,73	1,19	45	10	
1900	60	24	84	37			2,73	1,31	67	8	
1905	60	33	93	51	(a)	(a)	3,46	1,67	71	10	
1910	60	51	1,11	73	(a)	(a)	5,67	1,84	85	12	
1911	60	54	1,14	59	(a)	(a)	6,25	1,66	1,04	12	
1912	75	72	1,47	75	(a)	(a)	7,43	1,96	1,13	12	
1913	75	76	1,51	87	(a)	(a)	8,06	2,19	1,18	12	
1914	75	79	1,54	91	(a)	(a)	7,62	2,67	1,34	12	
1915	75	68	1,43	87	3,38	20	4,45	8,03	2,56	1,84	12
1916	75	58	1,33	1,04	3,99	24	5,37	9,60	2,87	1,63	12
1917	75	54	1,29	88	3,77	22	6,21	10,20	4,96	95	12
1918	75	55	1,30	1,02	4,14	21	5,19	9,54	2,71	1,40	12
1919	75	48	1,23	1,04	4,81	24	7,11	12,16	4,37	1,75	12
1920	75	48	1,23	1,19	8,24	31	7,24	15,79	5,06	2,13	18

(a) Details not available.

NOTE.—The three Presidency Banks of Bengal, Bombay, and Madras were amalgamated and formed into the Imperial Bank of India with effect from the 27th January, 1921, under the Imperial Bank of India Act, XLVII of 1920.

No. 11.—CAPITAL, RESERVE, DEPOSITS (GOVERNMENT AND OTHER), CASH, INVESTMENTS AND DIVIDEND OF THE IMPERIAL BANK OF INDIA ON 31st DECEMBER EACH YEAR

	Paid-up Capital	Reserve and Rest	Total	DEPOSITS				Cash Balance	Investments (Govt. and other authorised securities under the Act)	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		
1921	5,62	4,15	9,77	6,80	(a)	(a)	(a)	65,78	13,60	12,40	16
1922	5,63	4,33	9,96	14,16	(a)	(a)	(a)	57,00	15,07	9,79	16

No. 12.—AVERAGE BANK RATES OF THE PRESIDENCY BANKS FROM 1870 TO 1920 AND OF THE IMPERIAL BANK OF INDIA IN 1921 AND 1922

	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
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	6.19
1873	4.15	3.71	3.93	8.85	4.30	6.57	7.89	7.00	7.44
1874	8.74	3.70	6.22	6.55	7.92	7.23	7.00	7.00	7.00
1875	6.48	4.84	5.66	8.35	5.62	6.98	6.75	6.00	6.37
1876	7.42	6.11	6.76	9.03	7.31	8.17	6.00	6.10	6.05
1877	9.49	7.30	8.40	7.18	5.00	6.09	7.00	7.00	7.00
1878	6.53	4.03	5.28	8.05	5.29	6.67	7.00	7.00	7.00
1879	7.27	5.42	6.34	5.72	4.30	5.01	6.47	4.27	5.37
1880	5.39	3.91	4.65	5.40	5.98	5.69	4.67	6.30	5.48
1881	4.86	5.72	5.29	8.08	4.13	6.10	8.29	4.13	6.21
1882	8.18	5.02	6.60	7.00	6.20	6.66	6.97	7.02	6.99
1883	6.99	6.56	6.78	9.03	4.17	6.60	8.42	4.13	6.27
1884	8.81	3.95	6.38	5.90	4.00	4.95	5.71	3.23	4.47
1885	6.76	4.00	5.38	6.35	6.50	6.42	5.48	5.64	5.56
1886	5.92	6.15	6.04	7.78	3.73	5.75	7.92	3.90	5.91
1887	7.48	3.80	5.64	5.90	5.51	5.70	5.78	5.44	5.61
1888	5.74	5.18	5.46	9.46	4.00	6.73	9.62	4.14	6.88
1889	9.31	4.67	6.99	9.21	3.28	6.24	8.14	3.32	5.73
1890	8.26	3.32	5.79	3.88	2.23	3.05	3.60	2.25	2.92
1891	3.50	2.62	3.06	3.97	3.04	3.50	4.03	3.07	3.50
1892	3.88	3.11	3.50	5.97	3.34	4.90	6.19	4.36	5.27
1893	5.68	4.08	4.88	7.55	3.46	5.50	6.72	3.31	5.01
1894	7.42	3.36	5.39	4.30	3.60	3.95	5.02	3.50	4.26
1895	5.07	3.59	4.33	5.85	5.10	5.47	6.00	5.28	5.64
1896	5.77	5.61	5.69	10.11	5.64	7.87	9.97	6.00	7.98
1897	9.88	5.97	7.92	12.03	4.65	8.29	11.09	4.51	7.80
1898	11.02	5.11	8.06	6.34	5.42	5.88	6.27	5.83	6.05
1899	6.34	5.49	5.91	6.90	3.79	5.34	7.24	4.50	5.87
1900	6.41	4.27	5.34	7.07	3.83	5.45	7.57	4.09	5.83
1901	6.89	4.07	5.48	6.25	3.43	4.84	7.00	4.02	5.51
1902	6.17	3.55	4.86	6.70	3.48	5.09	7.13	4.27	5.70
1903	6.27	3.49	4.88	5.15	3.82	4.48	6.42	4.07	5.24
1904	5.56	4.19	4.87	5.77	4.42	5.09	6.04	4.19	5.11
1905	5.56	4.63	5.09	7.24	5.28	6.26	7.15	5.04	6.09
1906	6.95	5.88	6.42	7.81	4.11	5.96	8.24	4.54	6.39
1907	7.63	4.58	6.10	7.84	4.02	5.93	8.38	4.38	6.38
1908	7.42	4.24	5.83	6.47	3.82	5.14	7.55	4.41	5.98
1909	6.58	3.91	5.24	6.19	4.14	5.16	7.17	4.65	5.91
1910	6.14	4.51	5.33	6.55	3.52	5.03	7.59	4.35	5.97
1911	6.66	4.36	5.51	6.01	4.10	5.05	7.51	4.59	6.05
1912	6.24	4.59	5.42	7.23	4.62	5.92	7.76	5.54	6.65
1913	6.57	5.33	5.95	5.52	5.28	5.40	6.63	5.16	5.89
1914	5.94	4.96	5.45	5.84	5.31	5.57	5.87	5.54	5.70
1915	5.84	5.54	5.69	7.18	5.65	6.41	7.71	6.48	7.09
1916	7.25	6.32	6.78	6.70	5.42	6.06	8.00	6.64	7.32
1917	6.69	5.36	6.03	5.79	5.29	5.54	6.92	6.47	6.69
1918	5.77	5.30	5.54	6.28	5.00	5.64	7.31	6.00	6.65
1919	6.24	5.00	5.62	6.98	5.73	6.35	6.00	6.41	6.20
1920	6.58	5.55	6.06						

IMPERIAL BANK OF INDIA

	Half year ending 30th June	Half year ending 31st December	Annual average
1921	6.04	5.11	5.57
1922	7.13	4.51	5.81

(a) Details not available.

No. 13.—LIABILITIES AND ASSETS OF THE EXCHANGE BANKS DURING THE PAST FIVE 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, 1918	3,200	1,568	6,731	1,836	33,777	492	47,604	6,748	4,261	22,245	12,787	1,568	1,568
	" 1919	4,900	1,806	10,791	2,781	47,932	532	68,742	14,608	6,436	26,536	17,775	3,383	3,383
	" 1920	6,500	2,828	9,108	3,075	48,702	710	70,933	11,126	4,886	21,132	28,783	5,000	5,000
	" 1921	6,600	1,927	7,292	2,219	42,949	788	61,768	7,138	10,993	16,423	22,546	4,668	4,668
	" 1922	6,700	2,063	6,910	1,277	42,408	795	60,153	5,072	14,249	17,982	17,593	5,207	5,207
Cox & Co.'s Bank (a)	Oct. 5, 1918	1,075	...	448	...	19,265	...	20,788	9,968	4,003	2,017	3,844	866	866
	Sep. 30, 1919	1,075	...	544	...	22,552	...	24,171	9,062	4,505	3,752	5,885	987	987
	" 1920	1,250	...	830	...	22,237	...	24,317	8,949	1,288	5,579	6,923	1,578	1,578
	" 1921	1,250	...	815	...	18,348	...	20,413	6,224	1,735	2,711	8,225	1,448	1,448
	Dec. 31, 1922	24,373	...	15,560	...	380,557	1,397	371,887	64,546	99,085	64,405	123,389	20,462	20,462
Eastern Bank, Limited.	Dec. 31, 1918	690	...	907	133	5,785	62	7,577	1,861	495	1,992	3,067	...	...
	" 1919	945	...	2,820	291	12,520	100	16,676	5,330	1,323	3,913	5,663	...	...
	" 1920	1,221	...	2,159	993	8,556	121	13,050	3,120	488	3,919	4,701	...	...
	" 1921	1,260	...	2,254	173	5,884	135	9,712	2,685	1,400	1,524	3,867	...	...
	" 1922	1,300	...	2,244	141	5,433	112	9,230	2,225	1,883	2,035	2,519	...	...
Imperial Bank of Persia.	Sep. 20, 1920	930	670	3,379	...	3,228	54	8,261	3,340	1,585	1,592	1,739	...	...
	" 1921	160	733	2,617	...	2,805	57	7,172	3,055	1,499	695	1,873	...	...
	" 1922	990	816	1,431	...	3,996	64	7,297	2,745	1,811	956	1,746	...	...
Mercantile Bank of India, Limited.	Dec. 31, 1918	1,263	130	1,408	...	12,370	131	15,302	2,509	1,373	6,002	4,368	1,050	1,050
	" 1919	1,500	137	4,943	...	15,706	164	22,450	4,243	1,633	7,406	6,526	2,642	2,642
	" 1920	2,150	157	1,745	...	15,894	212	20,158	3,656	1,496	4,357	8,975	1,574	1,574
	" 1921	2,200	285	979	...	12,744	221	16,429	3,036	2,100	4,185	6,047	1,061	1,061
	" 1922	2,250	291	755	...	13,112	236	16,644	2,756	3,376	5,105	4,496	911	911
National Bank of India, Limited.	Dec. 31, 1918	2,350	...	2,396	...	27,518	444	32,708	5,883	2,715	13,127	10,260	729	729
	" 1919	3,350	...	3,377	...	35,164	476	42,367	9,306	3,489	16,631	11,885	1,050	1,050
	" 1920	4,300	...	5,313	...	45,200	539	55,352	10,619	3,555	16,683	20,387	4,108	4,108
	" 1921	4,500	...	3,118	...	34,296	504	42,418	6,359	5,075	13,748	14,391	2,400	2,400
	" 1922	4,600	...	3,017	...	32,268	499	40,384	5,336	8,639	10,209	14,247	1,830	1,830
National Bank of South Africa.	Mar. 31, 1920	4,015	4,327	16,621	102	61,323	437	86,825	13,761	12,185	26,826	33,057	99	99
	" 1921	4,215	4,526	14,765	160	48,046	264	71,976	12,440	3,757	21,224	33,419	1,111	1,111
	" 1922	3,965	4,426	11,484	53	41,503	75	61,506	14,117	4,388	15,894	25,910	1,111	1,111
	" 1923	2,965	548	12,595	41	39,552	75	55,776	11,788	7,600	13,163	21,985	1,111	1,111
Nederlandsche Handel-Maatschappij.	Dec. 31, 1921	11,900	...	7,075	253	38,159	481	52,268	6,271	3,824	5,422	35,423	1,321	1,321
	" 1922	10,203	...	4,527	584	27,613	409	43,336	7,939	3,652	4,242	25,819	1,654	1,654
P. & O. Banking Corporation.	Mar. 31, 1921	2,500	...	904	...	2,663	73	6,140	1,526	645	31	2,315	1,631	1,631
	" 1922	2,684	...	3,795	...	6,317	114	12,910	2,919	864	111	7,203	1,813	1,813
	" 1923	2,709	...	9,226	...	10,361	128	22,424	4,893	1,593	126	13,737	2,071	2,071
Nederlandsche Indische Handelsbank.	Jan. 1, 1922	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds	Glds
	" 1923	75,169	...	9,663	55,789	64,595	...	205,216	26,447	35,632	16,917	94,780	31,491	31,491
Banco Nacional Ultramarino.	Dec. 31, 1920	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.	Esc.
	" 1921	48,900	42,773	324,170	552	456,369	6,371	879,135	28,624	7,203	88,895	750,532	3,851	3,851
	" 1922	50,000	35,001	432,347	756	412,670	6,596	940,370	34,493	10,812	86,635	804,576	3,851	3,851
American Express Company Incorporated.	Dec. 31, 1922	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.	Dollar.
	" 1922	6,331	...	11,829	808	15,889	692	35,549	9,892	6,404	4,083	9,027	6,114	6,114
	" 1922	6,331	...	11,829	808	15,889	692	35,549	9,892	6,404	4,083	9,027	6,114	6,114
Hongkong and Shanghai Banking Corporation.	Dec. 31, 1918	49,500	25,306	7,525	250	341,171	8,212	431,964	79,987	36,918	154,815	151,796	8,441	8,441
	" 1919	42,154	30,517	6,536	250	337,219	9,094	425,770	82,038	25,409	154,590	154,687	9,094	9,094
	" 1920	50,260	29,335	13,791	250	451,066	10,110	554,810	129,745	32,372	215,342	161,780	15,575	15,575
	" 1921	76,969	44,034	8,204	250	480,872	11,276	621,605	103,471	95,486	203,764	202,074	16,811	16,811
	" 1922	83,874	41,884	12,924	250	502,331	12,528	653,791	88,838	103,014	208,865	228,466	24,000	24,000
International Banking Corporation.	Dec. 31, 1918	6,500	1,440	36,387	765	59,792	2,661	107,545	12,842	8,236	...	44,304	42,111	42,111
	" 1919	11,425	4,073	55,622	150	91,396	504	163,170	19,656	4,310	...	67,955	71,200	71,200
	" 1920	12,808	3,395	36,265	600	74,244	4,015	131,827	23,359	5,145	...	62,498	40,300	40,300
	" 1921	11,503	4,932	23,775	600	70,590	5,425	115,825	13,969	7,141	...	77,843	16,800	16,800
	" 1922	10,244	4,537	22,448	500	61,328	5,505	104,602	15,250	8,797	...	69,141	11,400	11,400
Comptoir National d'Escompte de Paris.	Dec. 31, 1918	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.
	" 1918	243,567	...	127,880	47,755	2,022,796	15,797	2,457,795	299,692	19,221	1,513,337	586,295	39,200	39,200
	" 1919	244,651	...	196,869	54,628	3,271,356	18,116	3,785,600	264,039	15,123	2,411,009	996,915	98,500	98,500
	" 1920	317,248	...	219,099	90,192	3,556,935	28,587	4,212,061	386,521	10,780	2,654,031	1,040,189	120,000	120,000
	" 1921	318,878	...	154,956	3,367,295	28,692	3,926,072	398,271	10,666	2,651,292	778,359	87,000	87,000	
" 1922	320,546	...	136,240	61,050	3,692,663	31,658	4,242,157	433,983	17,509	2,888,022	803,687	98,000	98,000	
Bank of Taiwan, Limited.	Dec. 31, 1918	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.	Yen.
	" 1918	36,030	42,108	168,781	...	428,073	2,336	677,328	70,055	66,040	...	533,094	5,000	5,000
	" 1919	44,495	49,654	349,311	...	379,891	3,696	827,047	54,482	79,530	...	688,022	5,000	5,000
	" 1920	54,680	40,249	342,037	...	242,798	4,515	684,279	64,364	49,172	...	563,131	7,000	7,000
	" 1921	56,080	40,864	485,631	...	177,271	4,593	764,489	33,758	74,485	...	648,388	7,000	7,000
" 1922	64,669	34,416	381,482	55,770	225,241	2,627	764,205	31,461	63,231	177,407	378,939	113,000	113,000	
Sumitomo Bank.	Dec. 31, 1919	32,600	...	161,672	5,012	351,309	3,498	554,086	33,844	44,782	...	355,462	119,000	119,000
	" 1920	54,200	...	21,432	6,295	351,441	6,897	440,265	39,683	53,137	...	335,028	124,000	124,000
	" 1921	70,200	...	47,144	7,783	369,776	5,697	500,600	34,477	75,694	...	364,618	134,000	134,000
	" 1922	73,100	...	26,998	5,766	333,919	5,126	444,909	48,842	67,848	...	311,773	104,000	104,000
Yokohama Specie Bank, Limited.	Dec. 31, 1918	88,959	22,603	797,900	9	546,170	6,432	1,442,063	156,626	103,271	690,771	487,836	3,500	3,500
	" 1919	91,506	15,154	767,429	9	529,401	23,082	1,426,581	150,427	150,936	784,050	336,987	7,000	7,000
	" 1920	158,850	7,543	385,976	14	577,198	13,598							



No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE

(Class A—Banks having capital and reserve above Rs lakhs)

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	Deposits					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
1	Ajodhia Bank, Fyzabad	1918	2.00	2.70	4.70	4.02	...	2.81	18	7.04	4.90
		1919	2.00	2.80	4.80	4.26	...	3.50	13	7.89	6.45
		1920	2.00	2.98	4.98	4.40	...	1.29	1	5.70	1.76
		1921	2.00	3.05	5.05	3.80	...	40	13	4.33	1.80
		1922	2.00	3.10	5.10	3.61	...	1.07	14	4.82	1.86
2	Allahabad Bank (a)	1918	30.00	40.86	70.86	5,38.65	16.71	1,69.04	...	7,24.40	1,88.36
		1919	30.00	34.82	64.82	7,06.12	19.73	2,10.29	...	19,36.14	2,14.43
		1920	35.50	35.99	71.49	6,85.00	21.74	2,28.03	...	19,34.77	2,40.76
		1921	35.50	41.50	77.00	7,76.78	27.02	2,49.27	...	10,53.07	2,06.54
		1922	35.50	41.50	77.00	7,17.05	28.51	3,47.98	10.50	11,04.04	2,71.48
3	Alliance Bank of Simla (b)	1918	86.82	50.00	136.82	6,85.57	...	5,44.00	...	12,29.57	2,41.06
		1919	88.21	51.00	139.21	6,81.60	...	6,60.33	...	13,41.93	2,87.82
		1920	88.52	51.00	139.52	7,23.60	...	6,11.99	99.97	14,35.56	3,35.95
		1921	88.81	53.00	141.81	9,00.77	48.05	6,79.13	...	16,27.95	4,39.05
		1922	88.81	53.00	141.81	9,00.77	48.05	6,79.13	...	16,27.95	4,39.05
4	Bangalore Bank	1918	4.40	1.01	5.41	2.43	...	1.71	13	4.27	1.59
		1919	4.55	86	5.41	3.59	...	3.94	21	7.74	3.49
		1920	5.48	72	6.20	4.26	...	2.82	...	7.08	1.77
		1921	5.89	1.08	6.97	5.87	...	2.83	...	8.70	3.85
		1922	6.00	1.15	7.15	6.47	...	2.10	...	8.57	1.61
5	Bank of Baroda	1918	20.29	12.16	32.45	...	...	...	...	2,04.75	61.34
		1919	20.41	13.75	34.16	2,51.04	...	1,50.11	9	4,01.24	1,00.34
		1920	24.12	15.00	39.12	3,57.80	34.20	1,15.82	9.88	5,17.70	1,24.12
		1921	29.90	17.00	46.90	3,03.58	...	1,69.44(d)	...	4,73.02	1,01.56
		1922	29.99	18.00	47.99	3,19.14	...	1,57.48(d)	...	4,76.62	77.01
6	Bank of India, Bombay	1918	50.00	13.89	63.89	2,02.09	...	2,79.51	...	4,81.60	1,19.23
		1919	99.05	64.05	1,63.10	2,81.59	...	4,57.42	1.69	7,40.70	1,81.15
		1920	1,00.00	66.00	1,66.00	5,12.53	...	4,54.30	...	9,66.83	2,52.51
		1921	1,00.00	73.48	1,73.48	4,97.86	17.87	5,36.19	3.23	10,55.15	1,60.39
		1922	1,00.00	81.50	1,81.50	5,38.17(d)	...	4,62.98	...	10,01.15	1,85.74
7	Bank of Morvi, Bombay (c)	1918	10.66	2.61	13.27	27.20	13	25.71	...	53.04	9.58
		1919	10.89	2.64	13.53	33.17	35	37.39	...	70.91	11.09
		1920	40.00	2.64	42.64	40.78	39	39.74	...	80.91	13.43
		1921	40.29	3.89	44.18	61.75	80	53.36	24.00	1,39.91	14.74
		1922	55.01	...	55.01	9.10	28	4.92	...	14.30	1.20
8	Bank of Mysore, Bangalore	1918	10.00	3.50	13.50	45.13	1.16	25.67	11.00	82.96	24.67
		1919	10.00	5.00	15.00	59.09	1.14	34.19	11.00	1,06.42	26.18
		1920	19.32	6.40	25.72	49.57	63	54.12	11.00	1,15.32	25.70
		1921	20.00	8.25	28.25	32.08	1.05	79.67	43	1,63.23	40.34
		1922	20.00	11.00	31.00	97.78	1.37	60.74	...	1,59.89	39.75
9	Benares Bank	1918	10.00	4.46	14.46	37.10	4.75	3.49	...	45.34	5.48
		1919	10.00	4.00	14.00	50.99	5.27	5.20	...	61.46	9.04
		1920	10.00	4.25	14.25	46.63	6.15	5.55	28	58.91	7.73
		1921	11.19	4.50	15.69	51.45	7.49	9.52	...	68.46	10.43
		1922	11.25	4.75	16.00	59.13	8.36	7.68	49	75.66	8.88
10	Bengal National Bank, Calcutta	1918	8.05	7.59	15.64	1.90	7	4.84	...	6.81	1.04
		1919	8.05	7.49	15.54	10.66	34	14.88	...	25.88	4.38
		1920	8.05	7.50	15.55	26.89	69	17.90	...	45.48	3.28
		1921	8.05	7.47	15.52	33.37	1.16	24.75	...	59.26	2.90
		1922	8.05	80	8.85	47.14	1.47	36.80	...	85.41	3.84
11	Bombay Merchants, Bank, Bombay	1918	4.71	1.99	6.70	...	...	...	...	1.14	1.66
		1919	10.00	2.25	12.25	...	...	...	...	4.68	1.01
		1920	10.00	2.15	12.15	3.37	26	3.00	1	6.64	4.00
		1921	10.00	2.22	12.22	3.45	36	1.55	...	5.36	4.14
		1922	10.00	2.11	12.11	2.80	40	1.25	...	4.45	1.62
12	Calcutta Industrial Bank (b)	1920	77.78	1.00	78.78	...	...	...	...	32.49	11.76
		1921	79.54	1.75	81.29	...	...	...	...	34.27	5.85
13	Central Bank of India, Bombay	1918	25.00	6.25	31.25	2,36.78	...	2,61.71	...	98.49	1,40.19
		1919	49.90	14.00	63.90	...	...	...	...	9,57.72	1,52.15
		1920	50.00	20.00	70.00	...	...	...	...	11,03.44	1,83.44
		1921	50.00	25.00	75.00	7,11.39	...	(d) 6,27.91	...	13,39.30	2,35.71
		1922	50.00	30.00	80.00	7,28.23	...	(d) 5,93.86	...	13,22.08	2,15.95
14	Chota Nagpur Banking Association, Hazaribagh	1919	58	4.21	4.79	12.23	...	6.67	8	18.98	5.83
		1920	58	4.83	5.41	14.26	...	9.58	18	24.02	6.84
		1921	58	5.03	5.61	15.83	...	10.38	22	26.43	5.86
		1922	58	5.03	5.61	18.39	...	11.19	9	29.67	5.35
15	Dawson's Bank, Pyapon	1922	5.50	1.91	7.41	19.18	84	92	...	20.94	2.17
16	Indian Bank, Madras	1918	10.00	3.20	13.20	...	...	...	...	42.13	17.76
		1919	10.00	4.24	14.24	...	...	...	...	58.66	12.39
		1920	10.00	4.24	14.24	...	...	...	...	58.25	13.61
		1921	12.59	5.23	17.82	...	...	...	...	76.86	8.36
		1922	12.78	5.88	18.66	...	...	...	...	63.34	7.98
17	Indian Industrial Bank	1920	3.26	...	3.26	54	2	4.12	...	4.68	1.15
		1921	3.43	...	3.43	2.10	6	1.44	1	3.61	78
		1922	4.63	44	5.07	14(d)	...	52	1	67	31

(a) Affiliated to the P. & O. Banking Corporation, Ltd.

(b) Figures for 1922 not available the bank having gone into liquidation in 1923.

(c) Formerly National Financing and Commission Corporation, Ltd.

(d) Includes Savings Bank deposit.

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—contd.

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

No.	Name of Bank	Year	Paid up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
18	Industrial Bank of Western India	1920	39.96	...	39.96	22.17	14	5.91	18	28.40	9.70
		1921	39.97	1.55	41.52	65.29	1.07	14.12	5.04	85.52	5.90
		1922	39.97	1.55	41.52	83.72	6.32	26.65	47	1,17.16	18.00
19	Karnati Industrial Bank, Calcutta	1920	60.00	...	60.00	7.01	...	21.32	...	28.33	28.65
		1921	60.00	...	60.00	7.04	...	16.65	2.00	25.69	1.07
		1922	60.00	1.00	61.00	...	...	...	...	33.99	1.31
20	Mufassil Bank Gorakhpur	1918	1.99	75	2.74	1.86	17	1.55	...	3.58	...
		1919	3.00	90	3.90	2.79	24	63	84	4.56	...
		1920	4.00	1.05	5.05	3.19	30	75	...	4.24	...
		1921	4.03	1.20	5.23	3.99	46	88	...	5.33	...
		1922	4.47	1.35	5.82	5.39	70	55	...	6.64	...
21	Mysore Industrial Bank	1921	6.07	...	6.07	38	10	76	...	1.24	91
		1922	6.51	...	6.51	...	...	...	...	1.16	35
22	Nedungadi Bank, Calicut	1918	3.04	56	3.60	9.04	18	74	32	10.28	4.19
		1919	3.60	77	4.37	16.03	29	1.41	57	18.39	3.36
		1920	4.34	1.01	5.35	20.59	35	1.63	83	23.40	3.71
		1921	5.57	1.28	6.85	23.33	50	2.27	1.01	27.11	3.17
		1922	6.37	1.63	8.00	29.88	55	2.69	1.26	34.38	2.96
23	Oudh Commercial Bank, Fyzabad	1918	5.00	2.00	7.00	5.75	...	1.75	...	7.50	1.57
		1919	5.00	2.00	7.00	5.95	...	1.50	...	7.45	1.23
		1920	5.00	2.00	7.00	5.81	...	98	...	6.79	80
		1921	5.00	2.00	7.00	5.61	...	69	...	6.30	51
		1922	5.00	2.00	7.00	5.02	...	54	...	5.56	1.77
24	Poona Bank	1918	9.36	...	9.36	51	12	2	34	99	2.67
		1919	6.32	74	7.06	...	...	...	...	1.30	1.06
		1920	6.00	71	6.71	...	...	...	...	1.89	64
		1921	6.00	86	6.86	...	...	...	...	2.03	1.01
		1922	6.00	70	6.70	...	...	...	...	3.45	1.43
25	Punjab and Sind Bank, Amritsar	1918	3.22	2.75	5.97	28.30	...	7.27	27	35.84	8.58
		1919	3.26	3.25	6.51	36.50	...	11.37	...	47.87	8.06
		1920	3.76	4.10	7.86	50.71	...	14.07	...	64.78	11.39
		1921	3.84	5.60	9.44	52.67	...	(a) 20.34	...	83.01	10.86
		1922	3.90	7.40	11.30	50.54	8.03	18.57	1.62	78.76	12.33
26	Punjab Co-operative Bank	1921	6.95	17	7.12	14.75	57	1.08	70	17.10	1.85
		1922	7.10	35	7.45	20.21	75	80	77	22.53	3.71
27	Punjab National Bank, Lahore	1918	16.45	12.98	28.83	1,29.87	10.50	34.68	1.28	1,76.33	49.50
		1919	16.59	13.47	30.06	1,88.02	15.89	43.88	4.11	2,51.90	42.17
		1920	18.33	15.71	34.04	2,36.99	17.31	53.29	1.66	3,09.25	67.86
		1921	20.46	17.20	37.66	3,03.12	24.72	61.37	3.92	3,93.13	51.33
		1922	26.75	18.00	44.75	3,92.01	29.65	65.88	4.90	4,92.44	1,04.14
28	Tata Industrial Bank, Bombay	1918	70.01	...	70.01	2,28.31	10.88	1,93.42	62	4,38.23	70.73
		1919	1,51.81	...	1,51.81	4,15.36	32.09	3,90.42	33.34	8,71.21	1,60.42
		1920	1,51.51	8.50	1,60.01	5,90.66	41.14	4,91.63	79.93	12,03.33	2,77.27
		1921	2,26.69	18.50	2,45.19	4,19.37	54.59	3,25.63	3.66	8,03.25	2,16.01
		1922	2,25.06	18.50	2,43.56	4,19.37	54.59	3,25.63	1,05.70	9,05.29	2,16.94
29	Trust of India, Simla *	1918	57.47	25	57.72	...	...	20.26	...	20.26	2.52
30	Union Bank of India, (and Reduced)	1920	59.76	...	59.76	37.39	20	15.88	...	53.47	14.94
		1921	59.88	...	59.88	67.43	80	36.27	10	1,04.60	27.54
		1922	59.82	2.00	61.82	45.05	85	24.69	20.00	90.59	13.19

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

1	Bargalore Mercantile Bank†	1918	1.08	9	1.17	8	...	...	2	10	7
		1919	1.30	9	1.39	8	...	...	4	12	26
		1921	1.31	9	1.40	13	...	...	7	20	13
2	Bank of Behar	1918	1.13	53	1.66	...	...	...	...	9.57	1.95
		1919	1.30	74	2.04	...	...	...	...	12.21	4.16
		1920	1.76	93	2.69	...	...	...	...	13.48	3.98
		1921	2.21	1.21	3.42	...	...	...	...	19.27	4.15
		1922	2.47	1.36	3.83	11.14	2.87	7.68	6	21.75	6.16
3	Bank of Northern India, Rawalpindi	1918	1.28	50	1.78	8.26	7	1.94	36	10.63	4.37
		1919	1.32	75	2.07	11.96	19	1.45	40	14.00	4.44
		1920	1.46	1.00	2.46	8.85	19	1.91	37	11.32	3.49
		1921	1.51	1.40	2.91	10.60	24	2.87	72	14.43	2.64
		1922	1.62	1.80	3.42	9.99	...	3.04(a)	...	13.03	1.88

\* Trust of India conducted in 1918 some banking business acquired from the Bank of Upper India.

† In 1920 and 1922 capital and reserve were less than one lakh of rupees.

(a) Includes Savings Bank Deposits.

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—*contd.*

(Class B—Banks having capital and reserve over Rs 1 lakh and less than Rs 5 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)
4	Bari Doab Bank	1920	1,00	56	1,56	12,15	84	1,24	38	14,61	1,25
		1921	1,00	84	1,84	11,71	78	1,33	41	14,23	88
		1922	1,00	1,15	2,15	10,63	66	81	31	12,41	66
5	Bharat National Bank, Delhi	1918	3,77	37	4,14	...	...	...	...	1,07	4
		1919	2,94	1,13	4,07	...	...	...	...	1,07	4
		1920	2,94	97	3,91	...	...	...	...	92	13
		1921(c)	2,75	...	2,75	...	...	...	...	1,03	12
6	Bhargava Commercial Bank, Jubbul-pore.	1918	2,50	9	2,59	3,18	35	70	2	4,20	1,19
		1919	2,50	10	2,60	3,42	47	53	19	4,61	1,47
		1920	2,50	10	2,60	3,48	48	54	...	4,50	1,35
		1921	2,50	12	2,62	3,22	46	92	...	4,60	1,48
		1922	2,50	16	2,66	3,49	44	78	...	4,71	1,57
7	Bhowanipore Banking Corporation, Calcutta.	1918	1,25	70	1,95	4,67	7,97	5,41	...	18,05	4,91
		1919	1,25	94	2,19	6,26	17,07	7,22	...	30,55	5,78
		1920	1,25	1,40	2,65	8,94	12,90	6,40	...	28,24	71
		1921	1,25	2,08	3,33	10,09	16,95	6,10	1	33,15	3,12
		1922	1,25	2,74	3,99	12,74	18,73	7,29	...	38,76	5,39
8	Byopar Sahayak Bank, Meerut	1918	1,44	92	2,36	4,79	...	47	...	5,26	90
		1919	1,45	98	2,43	5,66	...	29	...	5,95	58
		1920	1,50	1,06	2,56	6,22	...	55	...	6,77	95
		1921	2,00	1,24	3,24	7,06	...	42	3	7,51	1,16
		1922	2,00	1,41	3,41	7,90	...	43	...	8,33	1,14
9	Calicut Bank, Calicut	1918	90	36	1,26	2,39	...	40	...	2,79	26
		1919	1,03	36	1,39	3,00	...	72	...	3,72	45
		1920	1,10	43	1,53	3,71	...	66	...	4,37	30
		1921	1,34	44	1,78	4,96	...	92	...	5,88	27
		1922	1,61	48	2,09	5,08	...	1,07	...	6,15	30
10	Canara Bank, Mangalore	1918	2,98	1,12	4,10	3,72	25	58	4	4,59	59
		1919	3,00	1,26	4,26	7,40	28	20	4	7,92	8
		1920	3,00	1,42	4,42	8,46	22	26	5	8,99	16
		1921	3,00	1,62	4,62	11,38	30	49	6	12,23	23
		1922	3,00	1,83	4,83	15,30	36	37	5	16,08	26
11	Chinese Merited Banking Company, Rangoon.	1921	1,00	20	1,20	99	57	99	2	2,57	1,34
		1922	1,00	21	1,21	1,12	42	1,29	...	2,83	84
12	Coimbatore Town Bank	1918	1,51	31	1,82	1,33	62	18	22	2,35	6
		1919	1,51	34	1,85	...	...	...	...	2,64	...
		1920	1,84	40	2,24	1,79	74	2	45	3,00	2
		1921	1,86	46	2,32	1,88	76	6	65	3,35	...
		1922	1,86	54	2,40	2,91	...	2	85	3,78	1
13	Coimbatore Union Bank	1922	1,16	4	1,20	88	29	...	1	1,18	1
14	Co-operative Hindusthan Bank, Calcutta.	1918	1,51	24	1,75	5,63	20	2,15	...	7,98	80
		1919	1,51	26	1,77	3,15	21	3,24	1	6,61	1,66
		1920	1,59	31	1,90	4,52	17	4,39	8	9,16	1,92
		1921	1,65	37	2,02	7,26	21	4,51	6	12,04	2,28
		1922	1,65	41	2,06	9,22	28	6,69	2	16,21	4,10
15	Darbhanga Bank	1918	2,01	20	2,21	...	...	...	...	2,24	16
		1919	2,01	30	2,31	...	...	...	...	2,46	15
		1920	2,03	35	2,38	45	6	1,20	...	1,71	1,10
		1921	2,03	38	2,41	63	11	1,38	...	2,12	33
		1922	2,03	46	2,49	6	4	10	...	20	19
16	Erode Bank	1918	1,28	29	1,57	...	...	2	...	2	25
		1919	1,56	30	1,86	1	...	5	...	6	12
		1920	1,74	31	2,05	...	...	...	...	5	1
		1921	1,45	32	1,77	...	...	...	...	4	3
		1922	1,55	32	1,87	2	...	...	...	2	1
17	Frontier Bank	1921	83	82	1,65	8,50	...	2,79	...	11,29	1,34
		1922	1,15	92	2,07	8,71	...	3,49	(b)	12,20	2,74
18	Industrial and Exchange Bank of India, Bombay.	1920	1,49	...	1,49	...	...	...	...	3,38	2,43
		1921	1,78	...	1,78	1,89(a)	...	2,90	15	4,94	2,53
		1922	2,62	4	2,66	2,03(a)	...	1,50	...	3,53	81
19	Jalpaiguri Banking and Trading Corporation, Jalpaiguri.	1918	50	1,41	1,91	9,14	...	3,66	38	13,18	70
		1919	50	1,61	2,11	11,95	...	5,22	23	17,40	3,99
		1920	50	1,93	2,42	16,71	...	5,06	30	22,07	2,35
		1921	50	2,49	2,99	16,11	...	3,95	24	20,30	1,33
		1922	50	3,49	3,99	16,93	...	4,90	52	22,35	2,02
20	Jessore United Bank	1918	1,00	50	1,50	5,03	...	1	...	5,04	45
		1919	1,00	62	1,62	5,68	...	...	1	5,69	1,03
		1920	1,00	68	1,68	6,17	...	...	3	6,20	1,91
		1921	1,00	88	1,88	6,61	...	...	2	6,63	54
		1922	1,00	1,00	2,00	7,26	...	1	...	7,27	2,18

(a) Includes Savings Bank deposits.

(b) Includes Savings Bank and other deposits.

(c) Figures for 1922 not yet available.

No. 14.—CAPITAL, RESERVE, DEPOSITS, AND CASH OF THE INDIAN JOINT-STOCK BANKS DURING THE PAST FIVE YEARS, AS FAR AS AVAILABLE—concl'd.

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

No.	Name of Bank	Year	Paid-up Capital	Reserve and Rest	Total	DEPOSITS					Cash Balance
						Fixed	Savings Bank	Current	Other	Total	
			R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)	R(1,000)
21	Karachi Bank	1918	2,36	10	2,46	5,49	3,24	9,67	4	18,44	3,21
		1919	2,50	20	2,70	11,98	4,46	12,01	4	28,49	3,48
		1920	2,50	50	3,00	10,25	4,21	5,67	15	20,28	69
		1921	2,50	70	3,20	12,91	6,52	9,22	15	28,80	70
		1922	2,50	1,00	3,50	15,06	5,93	7,02	19	28,27	68
22	Karur Vysya Bank	1922	1,40	2	1,42	4	...	...	...	...	2
		1918	1,56	29	1,85	10	5	2,62	4	2,81	139
23	Kumbakonam Bank	1919	1,46	37	1,83	18	9	2,03	3	2,33	3
		1920	1,59	85	2,44	60	10	1,31	1	2,02	2
		1921	1,51	64	2,15	83	10	1,83	1	4,77	4
		1922	1,57	75	2,32	88	11	1,29	1	2,29	4
24	Lyallpur Bank	1918	68	43	1,11	4,56	96	1,25	5	6,82	1,77
		1919	70	52	1,22	7,38	1,28	3,35	14	12,35	1,54
		1920	1,10	69	1,79	13,64	1,54	3,41	19	18,78	3,12
		1921	1,39	1,14	2,53	18,77(a)	...	2,19	23	21,19	3,01
		1922	1,48	1,65	3,13	17,54	2,02	2,61	26	22,43	4,7
25	Malabar Bank, Cannanore	1918	1,42	7	1,49	1,05	1	4	...	1,10	1
		1919	1,70	8	1,78	1,13	1	5	1	1,20	1
		1920	1,78	9	1,87	1,30	2	11	1	1,44	5
		1921	1,87	16	2,03	1,47	...	27	1	1,75	11
		1922(e)	...	...	...	...	...	...	...	...	...
26	Merchants' Bank, Tanjore	1920	1,43	...	1,43	3	2	34	1	40	23
		1921	1,51	2	1,53	...	...	...	...	63	49
		1922	1,59	5	1,64	29	4	34	...	67	2
27	Nadar Bank, Tuticorin	1922	1,78	...	1,78	2	5	12	2	21	7
		1918	1,84	15	1,99	1,77	2	16	...	1,95	32
28	Nambodiri Bank, Pallipnam, Malabar	1918	2,46	34	2,80	1,45	33	48	1	2,27	46
		1919	2,50	35	2,85	1,77	...	96	4	2,77	62
		1920	2,51	42	2,93	2,03	23	48	11	2,85	41
29	National Bank of Upper India, Lucknow, (d)	1921	2,51	37	2,88	1,36	17	59	43	2,55	35
		1922	1,25	3	1,28	3,41	...	3	1	3,45	6
30	Pangal Nayak Bank, Udipi	1922	1,43	8	1,51	5	1	...	6	12	9
		1920	1,24	1	1,25	...	...	...	...	...	4
31	Peelamedu Radha Krishna Bank	1920	1,24	1	1,25	...	...	...	...	...	4
		1921	1,24	1	1,25	...	...	...	...	...	4
32	Poona Mercantile Bank†	1920	1,74	28	2,02	9,45	47	1,99	3	11,91	2,0
		1921	2,46	40	2,86	...	...	...	...	16,52	2,24
		1922	3,22	81	4,03	...	...	...	...	23,51	6,09
33	Punjab and Kashmir Bank	1922	2,47	...	2,47	1,60	...	57	...	2,17	1,17
		1921	4,47	...	4,47	...	...	10,09(c)	11,80	21,89	3,84
34	Raikot Industrial Bank	1922	4,29	10	4,39	...	...	...	...	18,38	6,69
		1920	3,35	...	3,35	6,78	...	3,69	...	10,47	5,84
35	Shilohri Bank, Bombay	1921	3,39	...	3,39	18,55(a)	...	3,28	...	21,83	3,39
		1922	3,45	25	3,70	11,43(a)	...	3,46	...	14,89	1,84
		1918	3,00	57	3,57	4,80	...	1,60	30	6,60	1,42
		1919	3,00	76	3,76	4,72	...	1,47	37	7,06	3,25
36	Simla Banking and Industrial Company.	1920	3,00	91	3,91	4,97	...	1,49	16	6,62	4,59
		1921	3,00	97	3,97	5,10	...	2,32	15	7,57	1,04
		1922	3,00	1,20	4,20	6,27	...	3,32	54	10,13	2,19
		1918	1,75	15	1,90	13	...	...	...	15	8
		1919	1,82	13	1,95	15	...	...	...	15	13
37	Tinnevely Bank	1920	1,82	14	1,96	3	...	...	...	3	1
		1921	1,82	14	1,96	2	...	...	...	2	(b)
		1922(e)	...	...	...	...	...	...	...	...	...
		1922	...	...	...	...	...	...	...	...	...
38	Travancore Commercial Bank	1921	2,68	6	2,74	...	...	...	...	75	1
		1922	2,67	7	2,74	...	...	2,14	...	2,14	4
39	Travancore National Bank	1921	2,43	16	2,59	2,50	...	6,38	...	8,68	12
		1922	2,58	21	2,79	1,34	2,32	57	...	4,23	11
40	Trichinopoly Hindu Savings Bank*	1920	99	2	1,01	87	...	4	...	91	1
		1918	5,00	69	5,69	1,66	...	3,53	65	5,84	1,06
41	Vellore Commercial Bank	1919	5,00	69	5,69	2,74	...	3,53	...	6,27	20
		1920	5,00	68	5,68	1,18	...	2,13	...	3,31	11
		1921	3,57	1,18	4,75	62	...	1,05	72	2,39	9
		1922	3,52	1,17	4,79	1,00	...	1,03	72	2,75	2
		1922	3,52	1,17	4,79	1,00	...	1,03	72	2,75	2
42	Vellore Mercantile Bank	1918	1,77	14	1,91	16	...	2,59	...	2,75	26
		1919	3,71	18	3,89	24	...	2,86	...	3,10	16
		1920	4,09	18	4,27	7	...	1,79	...	1,86	70
		1921	3,74	36	4,10	25	...	2,48	...	2,73	8
		1922	3,93	35	4,28	2	...	86	...	88	31
43	Union Bank, Kumbakonam	1918	1,00	62	1,62	2,25	36	3,30	4	5,95	5
		1919	1,00	69	1,69	2,74	48	2,47	4	5,73	5
		1920	1,00	80	1,80	2,08	40	3,43	9	6,00	77
		1921	1,00	92	1,92	2,10	47	3,28	9	5,94	17
		1922	1,00	1,02	2,02	1,95	44	2,89	13	5,41	9
44	Worur Commercial Bank	1918	1,47	6	1,53	46	...	2	...	48	...
		1919	1,35	7	1,42	51	...	4	...	57	...
		1920	1,34	8	1,42	54	...	3	...	57	...
		1921	1,37	7	1,44	45	...	5	...	50	...
		1922	1,52	8	1,60	42	...	3	...	45	...

† Omitted from the list for 1918 and 1919 as the capital and reserve for the years were less than one lakh of rupees. The Bank went into liquidation in November 1922.

\* In 1921 and 1922 capital and reserve were less than one lakh of rupees.

(a) Includes Savings Bank Deposits.

(b) About R200 only.

(c) Includes Savings Bank and fixed deposits.

(d) Figures for 1922 not available, the Bank having gone into liquidation in May 1923.

(e) Figures for 1922 not yet available.

## No. 15.—STATEMENT OF BANK FAILURES IN INDIA FROM 1913 TO 1922.

No.	Year	Name of Bank	Number of Companies	CAPITAL			Date of Registration.	Date of going into liquidation
				Authorised	Subscribed	Paid-up		
	1922			R	R	R		
		<b>MADRAS</b>						
1		Kistna Mercantile and Agricultural Bank	...	4,20,000	27,384	14,609	23rd December 1901	25th August 1922
2		Royapetta Bank	...	20,000	4,150	2,075	21st March 1918	22nd February 1922
		Total Madras	2	4,40,000	31,534	16,684		
		<b>BOMBAY</b>						
3		British India Banking and Industrial Corporation	...	10,00,00,000	25,14,500	2,10,315	23rd April 1920	1st December 1922
		<b>UNITED PROVINCES</b>						
4		Bansgaon Bank	...	50,000	...	...	10th May 1921	23rd March 1922
5		Deoria Bank	...	50,000	...	...	10th May 1921	22nd May 1922
6		Hatta Tahsil Bank	...	50,000	...	...	10th May 1921	11th December 1922
7		Jagdishpur Trading and Banking Company	...	20,000	4,560	2,957	14th January 1913	3rd October 1922
8		Mahrajanj Bank	...	50,000	...	...	10th May 1921	23rd March 1922
9		Paropkar Bank	...	1,00,000	12,600	12,600	21st January 1911	25th April 1922
		Total United Provinces	6	3,20,000	17,160	15,557		
		<b>PUNJAB</b>						
10		Merchants' Bank, Amritsar	...	2,00,000	75,200	11,711	31st July 1920	4th June 1922
11		Panch Nad Bank	...	2,00,000	44,800	44,800	12th June 1917	15th June 1922
		Total Punjab	2	4,00,000	1,20,000	56,511		
		<b>CENTRAL PROVINCES AND BERAR</b>						
12		Ketkar's Bank and Agency	...	2,50,000	...	...	30th May 1919	1st May 1922
		<b>MYSORE</b>						
13		Chikballapur Kandavaradapet Sri Vinkataramana-swamy Bank.	...	40,000	11,300	11,300	3rd June 1890	30th March 1922
14		Haasan Karnatic Bank	...	75,000	17,850	6,224	28th May 1877	22nd December 1922
15		Mandya Lakshmi Vilasa Bank	...	30,000	18,400	13,400	10th October 1894	31st May 1922
		Total Mysore	3	1,45,000	42,550	30,924		
		<b>GRAND TOTAL 1922</b>	15	10,15,55,000	27,25,744	3,29,991		
	1921		7	70,40,000	5,80,965	1,25,329		
	1920		3	10,40,000	7,67,700	7,24,717		
	1919		4	52,50,000	6,47,185	4,02,737		
	1918		7	2,09,49,970	4,85,651	1,46,185		
	Totals* 1917		9	76,49,980	35,75,742	25,25,914		
	1916		13	2,30,90,000	20,89,877	4,22,901		
	1915		11	56,50,000	7,79,509	4,50,593		
	1914		42	7,09,70,000	2,45,47,566	1,09,01,961		
	1913		12	2,74,00,000	1,64,55,920	35,13,560		

For details for years prior to 1922, vide table No. 14 of the 7th issue of Statistical Tables relating to Banks in India, 1920, and No. 15 of the 8th issue of the same for 1921.

No. 16.—TOTAL AMOUNT OF CHEQUES CLEARED FROM CLEARING HOUSES IN EACH YEAR FROM 1908 TO 1922

Year	Calcutta	Bombay	Madras	Karachi	Rangoon	Cawnpore	Lahore	Total
1908	2,12,81	1,25,85	17,54	6,43	(a)	...	...	3,62,63
1909	1,97,76	1,43,75	19,48	7,02	(a)	...	...	3,68,01
1910	2,22,38	1,66,52	21,15	7,53	47,65	...	...	4,65,23
1911	2,57,63	1,76,05	20,99	7,50	53,99	...	...	5,16,16
1912	2,88,31	2,05,56	21,37	11,46	60,43	...	...	5,87,13
1913	3,33,02	2,19,30	23,56	12,49	61,98	...	...	6,50,35
1914	2,80,31	1,73,03	21,36	13,14	49,89	...	...	5,37,63
1915	3,22,67	1,66,88	19,22	13,66	40,69	...	...	5,63,12
1916	4,80,17	2,40,51	24,95	15,03	48,53	...	...	8,09,19
1917	4,71,93	3,36,54	22,84	20,27	49,66	...	...	9,01,27
1918	7,44,17	5,33,62	24,56	24,29	69,27	...	...	13,95,91
1919	9,02,49	7,58,32	30,13	22,19	88,37	...	...	18,01,50
1920	15,33,89	13,93,94	77,17	31,88	1,07,79	4,51*	...	31,49,18
1921	9,16,72	8,97,01	39,10	35,79	1,18,75	8,80	5,65†	20,21,82
1922	9,44,26	8,63,76	42,79	32,37	1,23,17	8,24	8,10	20,22,69

(a) Information not available.

\* The Clearing House at Cawnpore was opened in July, 1920.

† The Lahore Clearing House was opened in April, 1921.

## APPENDIX I

*Banks and their Branches and Agencies in the Principal Towns of India*

Town	Province	Name of Bank	
<b>A</b>			
Agra	United Provinces	Bhargava Commercial Bank	...
"	"	Benares Bank	...
"	"	Imperial Bank of India	...
Ahmedabad	Bombay	Bank of Baroda	...
"	"	Bank of India	...
"	"	Imperial Bank of India	Two branches.
"	"	Industrial Bank of Western India	Head Office and two branches.
Ahmednagar	"	Imperial Bank of India	...
Akola	Central Provinces	Imperial Bank of India	...
Akyab	Lower Burma	Imperial Bank of India	...
Allahabad	United Provinces	Allahabad Bank	One branch and one sub-agency.
"	"	Benares Bank	...
"	"	Imperial Bank of India	...
Alleppey	Travancore, Madras	Imperial Bank of India	...
"	"	Nedungadi Bank	...
"	"	Travancore National Bank	...
Almora	United Provinces	Punjab Industrial Bank	...
Ambala	Punjab	Bank of Northern India	...
"	"	Imperial Bank of India	...
"	"	Punjab National Bank	Two branches.
Amraoti	"	Simla Banking and Industrial Company	Two branches.
Amreli	Berar	Imperial Bank of India	...
Amritsar	Baroda	Bank of Baroda	...
"	Punjab	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Imperial Bank of India	...
"	"	Lyallpur Bank	...
"	"	National Bank of India	...
"	"	Public Bank of Asia	Head Office.
"	"	Punjab and Kashmir Bank	...
"	"	Punjab Co-operative Bank	Head Office.
"	"	Punjab National Bank	...
Asansol	Bengal	Punjab and Sind Bank	Head Office.
"	"	Tata Industrial Bank	...
<b>B</b>			
Badagara	Madras	Nedungadi Bank	...
Bangalore	Mysore	Bangalore Bank	Head Office and one branch.
"	"	Bangalore Mercantile Bank	Head Office.
"	"	Bank of Mysore	Head Office.
"	"	Imperial Bank of India	...
"	"	Mysore Industrial Bank	Head Office and one branch.
Bankipore	Bihar and Orissa	Bank of Behar	Head Office.
Bannu	"	Benares Bank	...
"	N.-W. Frontier Province	Frontier Bank	...
Bareilly	"	Lyallpur Bank	...
"	United Provinces	Allahabad Bank	...
Barisal	"	Benares Bank	...
Baroda	Bengal	Barisal Bank	...
Bassein	Baroda	Bank of Baroda	Head Office.
Basti	Burma	Imperial Bank of India	Head Office.
Belgaum	United Provinces	Mufassil Bank	...
Bellary	Bombay	Poona Bank	...
Benares	Madras	Imperial Bank of India	...
"	United Provinces	Allahabad Bank	...
"	"	Bank of Behar	...
"	"	Imperial Bank of India	...
"	"	Benares Bank	Head Office.

## APPENDIX I—continued

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

Town	Province	Name of Bank	
Berhampore	Madras	Imperial Bank of India	...
Bezawada	"	Imperial Bank of India	...
Bhagalpore	Bihar and Orissa	Benares Bank	...
Bhavnagar	Bombay	Bank of Baroda	...
Bhera	Punjab	Lyallpur Bank	...
"	"	Punjab and Kashmir Bank	...
Bhopal	Central India	Bharat National Bank	...
Bogale	Burma	Dawson's Bank	...
Bogra	Bengal	Panchbibi Industrial Bank	Head Office.
Bombay	Bombay	Allahabad Bank	...
"	"	American Express Company Incorporated	...
"	"	Banco Nacional Ultramarino	...
"	"	Bank of Baroda	...
"	"	Bank of India	Head Office.
"	"	Bank of Taiwan	...
"	"	Benares Bank	...
"	"	Bombay Merchants' Bank	Head Office.
"	"	Bank of Marvi	Head Office.
"	"	Central Bank of India	Head Office and four branches.
"	"	Chartered Bank of India, Australia, and China	...
"	"	Comptoir National d'Escompte de Paris	...
"	"	Cox's Branch (Lloyds Bank)	...
"	"	Eastern Bank	...
"	"	Hongkong and Shanghai Banking Corporation	...
"	"	Imperial Bank of India	Local Head Office and three branches.
"	"	Imperial Bank of Persia	...
"	"	Industrial and Exchange Bank of India	Head Office.
"	"	Industrial Bank of Western India	...
"	"	International Banking Corporation	...
"	"	Karachi Bank	...
"	"	Lyallpur Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	National Bank of South Africa	...
"	"	Nederlandsche Handel-Maatschappij	...
"	"	Nederlandsche Indische Handelsbank	...
"	"	P. & O. Banking Corporation	...
"	"	Punjab National Bank	...
"	"	Shilohri Bank	Head Office.
"	"	Sumitomo Bank	...
"	"	Tata Industrial Bank	Head Office and two branches.
"	"	Union Bank of India (and Reduced)	Head Office and one branch.
"	"	Yokohama Specie Bank	...
Broach	"	Imperial Bank of India	...
C			
Calcutta	Bengal	Allahabad Bank	Head Office.
"	"	American Express Company Incorporated	...
"	"	Benares Bank	...
"	"	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's Branch (Lloyds Bank)	...
"	"	Eastern Bank	...
"	"	Hongkong and Shanghai Banking Corporation	...
"	"	Imperial Bank of India	Local Head Office and three branches.
"	"	Indian Industrial Bank	Head Office.
"	"	International Banking Corporation	...
"	"	Karnani Industrial Bank	Head Office.
"	"	Luxmi Industrial Bank	Head Office.
"	"	Lyallpur Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Nederlandsche Handel-Maatschappij	...
"	"	Nederlandsche Indische Handelsbank	...
"	"	P. & O. Banking Corporation	...
"	"	Punjab National Bank	...
"	"	Raikut Industrial Bank	Head Office and one branch.



## APPENDIX I—continued

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

Town	Province	Name of Bank	
Calcutta	Bengal	Tata Industrial Bank	Two branches.
"	"	Yokohama Specie Bank	...
Calicut	Madras	Calicut Bank	Head Office.
"	"	Imperial Bank of India	...
"	"	Nedungadi Bank	Head Office and one branch.
Cannanore	"	Cannanore Bank	Head Office.
"	"	Malabar Bank	Head Office.
"	"	Nedungadi Bank	...
Cawnpore	United Provinces	Allahabad Bank	Two branches.
"	"	Benares Bank	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Imperial Bank of India	...
"	"	National Bank of India	...
"	"	Oudh Commercial Bank	...
"	"	Punjab National Bank	...
"	"	Tata Industrial Bank	...
Chandausi	"	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Tata Industrial Bank	...
Channapatna	Mysore	Bank of Mysore	...
Chapra	Bihar and Orissa	Bank of Behar	...
Chikmagalur	Mysore	Bank of Mysore	...
Chiniot	Punjab	Lyallpur Bank	...
Chittagong	Bengal	Imperial Bank of India	...
"	"	National Bank of India	...
Chowghat	Madras	Nedungadi Bank	...
Cocanada	"	Imperial Bank of India	...
Cochin	"	Calicut Bank	...
"	"	Imperial Bank of India	...
"	"	Indian Bank	...
"	"	National Bank of India	...
"	"	Nedungadi Bank	...
Coimbatore	"	Coimbatore Union Bank	Head Office.
"	"	Coimbatore Town Bank	Head Office.
"	"	Imperial Bank of India	...
Cuddalore	"	Imperial Bank of India	...
Cuttack	Bihar and Orissa	Imperial Bank of India	...
D			
Dabhoi	Baroda	Bank of Baroda	...
Dacca	Bengal	Imperial Bank of India	...
Daltongunj	Bihar and Orissa	Chota Nagpur Banking Association	...
Darbhanga	"	Darbhanga Bank	Head Office.
Darjeeling	Bengal	Imperial Bank of India	...
"	"	Benares Bank	...
Davangere	Mysore	Bank of Mysore	...
Dedaye	Burma	Dawson's Bank	...
Dehra Dun	United Provinces	Allahabad Bank	...
Dera Ghazi Khan	N.-W. Frontier Province	Frontier Bank	...
Dera Ismail Khan	"	Frontier Bank	Head Office and one branch.
"	"	Lyallpur Bank	...
"	"	Punjab National Bank	...
Delhi	Delhi	Allahabad Bank	...
"	"	Bank of Northern India	...
"	"	Benares Bank	...
"	"	Bharat National Bank	Head Office.
"	"	Chartered Bank of India, Australia, and China	...
"	"	Imperial Bank of India	...
"	"	Lyallpur Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Public Bank of Asia	...
"	"	Punjab National Bank	Two branches.
Dhanbad	Bihar and Orissa	Tata Industrial Bank	...
"	"	Chota Nagpur Banking Association	...
Dharwar	Bombay	Tata Industrial Bank	...
Dhulia	"	Dharwar Bank	Head Office.
"	"	Imperial Bank of India	...
E			
Ernakulam	Madras	Nedungadi Bank	...
Erode	"	Imperial Bank of India	...
"	"	Erode Bank	...
Etawah	United Provinces	Allahabad Bank	Head Office.

## APPENDIX I—continued

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

Town	Province	Name of Bank	
<b>F</b>			
Fazilka	Punjab	Industrial and Exchange Bank of India	...
Ferozepore	"	Punjab National Bank	...
Fyzabad	United Provinces	Ajodhia Bank	Head Office.
"	"	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Oudh Commercial Bank	Head Office.
<b>G</b>			
Gava	Bihar and Orissa	Bank of Behar	...
Girgaum	Bombay	Shilotri Bank	...
Giridih	Bihar and Orissa	Chota Nagpur Banking Association	...
Gojra	Punjab	Punjab National Bank	...
Gorakhpur	United Provinces	Mufassil Bank	Head Office.
"	"	Benares Bank	...
"	"	Allahabad Bank	...
Gujarkhan	Punjab	Punjab and Kashmir Bank	...
Gujranwala	Punjab	Punjab Industrial Bank	...
"	"	Punjab National Bank	...
Gujrat	Punjab	Punjab and Sind Bank	...
"	"	Lyallpur Bank	...
Guntur	Madras	Punjab Industrial Bank	...
"	"	Imperial Bank of India	...
Gurdaspur	Punjab	Raikut Industrial Bank	...
"	"	Public Bank of Asia	...
<b>H</b>			
Hapur	United Provinces	Allahabad Bank	...
"	"	Byopar Sahayak Bank	...
"	"	Punjab National Bank	...
"	"	Tata Industrial Bank	...
Hathras	"	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Tata Industrial Bank	...
Hazarilagh	Bihar and Orissa	Chota Nagpur Banking Association	Head Office.
Hoshiarpur	Punjab	Bari Doab Bank	...
"	"	Punjab Industrial Bank	...
"	"	Punjab National Bank	...
"	"	Simla Banking and Industrial Company	...
Howrah	Bengal	Mercantile Bank of India	...
Hubli	Bombay	Imperial Bank of India	...
"	"	Poona Bank	...
Hyderabad (Deccan)	Hyderabad	Imperial Bank of India	...
"	"	Tata Industrial Bank	...
Hyderabad (Sind)	Sind	Imperial Bank of India	...
"	"	Karachi Bank	...
"	"	Punjab National Bank	...
<b>I</b>			
Indore	Central India	Imperial Bank of India	...
<b>J</b>			
Jalgaon	Bombay	Imperial Bank of India	...
Jalpaiguri	Bengal	Imperial Bank of India	...
"	"	Jalpaiguri Banking and Trading Corporation	Head Office.
"	"	Planter's Bank	Head Office.
Jammu	Kashmir	Raikut Industrial Bank	...
"	"	Bharat National Bank	...
"	"	Punjab Industrial Bank	...
Jessore	"	Punjab National Bank	...
Jhansi	Bengal	Jessore United Bank	Head Office.
"	United Provinces	Allahabad Bank	...
Jharia	"	Benares Bank	...
"	Bihar and Orissa	Central Bank of India	...

## APPENDIX I—continued

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

Town	Province	Name of Bank	
Jaranwala	Punjab	Punjab Industrial Bank	...
Jhelum	"	Punjab National Bank	...
"	"	Punjab and Kashmir Bank	...
Jhang	"	Lyalpur Bank	...
Jubbulpore	Central Provinces	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Bhargava Commercial Bank	Head Office.
"	"	Imperial Bank of India	...
Jullunder	Punjab	Punjab National Bank	...
"	"	Punjab Co-operative Bank	...
<b>K</b>			
Karachi	Sind	Central Bank of India	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Cox's Branch (Lloyds Bank)	...
"	"	Imperial Bank of India	...
"	"	Industrial and Exchange Bank of India	...
"	"	Karachi Bank	Head Office.
"	"	Lyalpur Bank	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	P. & O. Banking Corporation	...
"	"	Punjab National Bank	...
Karur	Madras	Karur Vysya Bank	Head Office.
Kasur	Punjab	Central Bank of India	...
"	"	Punjab National Bank	...
Kapurthala	"	Industrial and Exchange Bank of India	...
Kalyan	Bombay	Poona Bank	...
Kaymakalu	Burma	Dawson's Bank	...
Khandwa	Central Provinces	Imperial Bank of India	...
Kohapur	Bombay	Poona Bank	...
Kottayam	Travancore, Madras.	Travancore National Bank	...
"	"	Travancore Commercial Bank	Head Office.
Kumbakonam	Madras	Imperial Bank of India	...
"	"	Kumbakonam Bank	Head Office.
"	"	Union Bank	Head Office.
Kyaiklat	Burma	Dawson's Bank	...
<b>L</b>			
Lahore	Punjab	Allahabad Bank	...
"	"	Bank of Northern India	...
"	"	Bari Doab Bank	Head Office.
"	"	Benares Bank	...
"	"	Central Bank of India	...
"	"	Frontier Bank	...
"	"	Imperial Bank of India	...
"	"	Jain Bank of India	...
"	"	Lyalpur Bank	Head Office.
"	"	National Bank of India	...
"	"	Punjab and Kashmir Bank	...
"	"	Punjab Co-operative Bank	...
"	"	Punjab Industrial Bank	Two branches.
"	"	Punjab National Bank	Head Office.
"	"	"	Head Office and one branch.
"	"	"	...
Larkana	Sind	Punjab and Sind Bank	Two branches.
"	"	Simla Banking and Industrial Company	...
"	"	Imperial Bank of India	...
Lucknow	United Provinces	Karachi Bank	...
"	"	Allahabad Bank	...
"	"	Imperial Bank of India	Three branches.
"	"	Benares Bank	...
"	"	Oudh Commercial Bank	...
"	"	Rupee Bank and Trades, Ld.	...
Ludhiana	"	Tata Industrial Bank	Head Office.
"	Punjab	Public Bank of Asia	Two branches.
"	"	Punjab National Bank	...
"	"	Simla Banking and Industrial Company	...
Lyalpur	"	Allahabad Bank	...
"	"	Central Bank of India	...
"	"	Imperial Bank of India	...
"	"	Lyalpur Bank	...
"	"	Punjab National Bank	Head Office.
"	"	Punjab and Sind Bank	...

## APPENDIX I—continued

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

Town	Province	Name of Bank	
<b>M</b>			
Madras	Madras	Benares Bank	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Eastern Bank	...
"	"	Imperial Bank of India	Local Head Office and one branch.
"	"	Indian Bank	Head Office and three branches.
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	P. & O. Banking Corporation	...
"	"	Tata Industrial Bank	...
"	"	Raikut Industrial Bank	...
Madura	"	Imperial Bank of India	...
"	"	Indian Bank	...
Mandalay	Upper Burma	Imperial Bank of India	...
"	"	National Bank of India	...
Mangalore	Madras	Imperial Bank of India	...
"	"	Canara Bank	Head Office.
"	"	Nedungadi Bank	...
Maubin	Burma	Dawson's Bank	...
Masulipatam	Madras	Imperial Bank of India	...
Meerut	United Provinces	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Byopar Sahayak Bank	Head Office.
"	"	Imperial Bank of India	...
"	"	Meerut Bank	Head Office.
Mehsana	Baroda	Bank of Baroda	...
Mianwali	Punjab	Lyallpur Bank	...
Montgomery	"	Punjab National Bank	...
Moradabad	United Provinces	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Imperial Bank of India	...
Motihari	Bihar and Orissa	Bank of Pehar	...
Moulmein	Lower Burma	Imperial Bank of India	...
Moulmeingyun	Burma	Dawson's Bank	...
Mullasserry	Madras	Calicut Bank	...
Multan	Punjab	Imperial Bank of India	...
"	"	Punjab National Bank	...
"	"	Punjab Industrial Bank	...
Murree	"	Bank of Northern India	...
"	"	Cox's Branch (Lloyds Bank)	...
Mussooree	United Provinces	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Allahabad Bank	...
Muttra	"	Imperial Bank of India	...
"	"	Lyallpur Bank	...
Muzaffargarh	Punjab	Benares Bank	...
Muzaffarpur	Bihar and Orissa	Imperial Bank of India	...
"	"	Imperial Bank of India	...
Mymensingh	Bengal	Imperial Bank of India	...
Mysore	Mysore	Bank of Mysore	...
<b>N</b>			
Nagpur	Central Provinces	Allahabad Bank	...
"	"	Imperial Bank of India	...
Naini Tal	United Provinces	Allahabad Bank	...
"	"	Benares Bank	Head Office.
Naogaon	Bengal	Naogaon Town Bank	...
Narsingunge	"	Imperial Bank of India	...
Nasik	Bombay	Imperial Bank of India	...
Navsari	Baroda	Bank of Baroda	...
Negapatam	Madras	Imperial Bank of India	...
<b>O</b>			
Okara	Punjab	Punjab National Bank	...
Ootacamund	Madras	Imperial Bank of India	...
Ottapalam	"	Nedungadi Bank	...
Oorgaum	Mysore	Bank of Mysore	...
<b>P</b>			
Palghat	Madras	Calicut Bank	...
Pallipuram (Malabar)	"	Nedungadi Bank	...
Parbhani	"	Namboodiri Bank	Head Office.
"	Hyderabad	Imperial Bank of India	...

## APPENDIX I—continued

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

Town	Province	Name of Bank	
Patan	Baroda	Bank of Baroda	...
Patiala	Punjab	Bharat National Bank	...
"	"	Punjab National Bank	...
Patna	Bihar and Orissa	Allahabad Bank	...
"	"	Benares Bank	...
"	"	Imperial Bank of India	...
Pattambi	Madras	Namboodiri Bank	...
Payyannur	"	Malabar Bank	...
Peelamedu	"	Peelamedu Radha Krishna Bank	Head Office.
Peshawar	N.-W. Frontier Province	Imperial Bank of India	...
"	"	Punjab National Bank	...
Petlad	Baroda	Bank of Baroda	...
Ponnani	Madras	Nedungadi Bank	...
Poona	Bombay	Imperial Bank of India	One branch and a sub-agency.
"	"	Poona Bank	Head Office.
"	"	Shilotri Bank	...
Purulia	Bihar and Orissa	Chota Nagpur Banking Association	...
Pyapon	Burma	Dawson's Bank	Head Office.
<b>Q</b>			
Quetta	Baluchistan	Imperial Bank of India	...
"	"	Public Bank of Asia	...
"	"	Punjab National Bank	...
<b>R</b>			
Rae Bareli	United Provinces	Allahabad Bank	...
"	"	Benares Bank	...
Rahon	Punjab	Punjab National Bank	...
"	"	Public Bank of Asia	...
Rajahmundry	Madras	Imperial Bank of India	...
Rajkote	Bombay	Imperial Bank of India	...
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association	...
Rangoon	Burma	Allahabad Bank	...
"	"	Chartered Bank of India, Australia, and China	...
"	"	Chinese Merited Banking Company	Head Office.
"	"	Dawson's Bank	...
"	"	Hongkong and Shanghai Banking Corporation.	...
"	"	Imperial Bank of India	...
"	"	International Banking Corporation	...
"	"	Mercantile Bank of India	...
"	"	National Bank of India	...
"	"	Nederlandsche Handel-Maatschappij	...
"	"	Tata Industrial Bank	...
"	"	Yokohama Specie Bank	...
Rangpur	Bengal	North Bengal Industrial Bank	Head Office.
"	"	Rangpur Bank	Head Office.
Rawalpindi	Punjab	Bank of Northern India	Head Office and one branch.
"	"	Cox's Branch (Lloyds Bank)	...
"	"	Imperial Bank of India	...
"	"	Industrial and Exchange Bank of India	...
"	"	Lyallpur Bank	...
"	"	Punjab Co-operative Bank	...
"	"	Punjab National Bank	...
"	"	Punjab and Sind Bank	...
"	"	Punjab and Kashmir Bank	Head Office.
<b>S</b>			
Saharanpur	United Provinces	Benares Bank	...
Saidpur	Bengal	Saidpur Commercial Bank	Head Office.
Salem	Madras	Imperial Bank of India	...
Sargodha	Punjab	Imperial Bank of India	...
"	"	Punjab National Bank	...
"	"	Union Banking and Commercial Association	Head Office.
Sassaram	Bihar and Orissa	Bank of Behar	...
Secunderabad	Hyderabad	Imperial Bank of India	...
Shahjahanpur	United Provinces	Tata Industrial Bank	...
"	"	Allahabad Bank	...
Shillong	Assam	Assam Industrial Bank	Head Office
Shimoga	Mysore	Bank of Mysore	...

## APPENDIX I—concluded

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

Town	Province	Name of Bank	
Sholapur	Bombay	Imperial Bank of India	...
Sialkot	Punjab	Bharat National Bank	...
"	"	Punjab National Bank	...
Simla	"	Imperial Bank of India	...
"	"	Benares Bank	...
"	"	Simla Banking and Industrial Company	Head Office.
Sitapur	United Provinces	Allahabad Bank	...
Srinagar	Kashmir	Bharat National Bank	...
"	"	Cox's Branch (Lloyds Bank)	...
"	"	Punjab Industrial Bank	...
"	"	Punjab National Bank	...
"	"	Punjab and Kashmir Bank	Two branches.
Sukkur	Sind	Imperial Bank of India	...
Surat	Bombay	Bank of Baroda	...
"	"	Imperial Bank of India	...
"	"	Industrial and Exchange Bank of India	...
<b>T</b>			
Tanjore	Madras	Merchants' Bank	Head Office.
Tavoy	Lower Burma	Chartered Bank of India, Australia, and China	...
Tellicherry	Madras	Imperial Bank of India	...
"	"	Calicut Bank	...
"	"	Nedungadi Bank	...
Tinnevelly	"	South India Bank	Head Office.
"	"	Tinnevelly Bank	Head Office.
Tiptur	"	Bank of Mysore	...
Tirur	"	Nedungadi Bank	...
Tiruvalla	Travancore, Madras	Travancore National Bank	Head Office.
Tank	N.-W. Frontier Province	Frontier Bank	...
Trichinopoly	Madras	Imperial Bank of India	...
"	"	Trichinopoly Hindu Savings Bank	Head Office.
Trichur	"	Nedungadi Bank	...
Trivandrum	Travancore, Madras	Imperial Bank of India	...
"	"	Nedungadi Bank	...
"	"	Travancore National Bank	...
Tumkur	Mysore	Bank of Mysore	...
Tuticorin	Madras	Imperial Bank of India	...
"	"	Nadar Bank	Head Office.
"	"	National Bank of India	...
"	"	South India Bank	...
<b>U</b>			
Udipi	Madras	Pangal Nayak Bank	Head Office.
<b>V</b>			
Vellore	Madras	Imperial Bank of India	...
"	"	Vellore Commercial Bank	Head Office.
"	"	Vellore Mercantile Bank	Head Office.
Vizagapatam	"	Imperial Bank of India	...
Vizianagram	"	Imperial Bank of India	...
<b>W</b>			
Wazirabad	Punjab	Bharat National Bank	...
"	"	Punjab and Kashmir Bank	...
Woriur	Madras	Woriur Commercial Bank	Head Office.

## APPENDIX II.

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

Name of Bank	London Office, Agent or Correspondent	Address
Imperial Bank of India . . .	London Office . . . . .	5, Whittington Avenue, E. C. 3.
<i>Other Banks and kindred Firms.</i>		
Allahabad Bank . . . . .	{ National Provincial and Union Bank of England P. & O. Banking Corporation . . . . .	15, Bishops Gate, E. C. 2. 122, Leadenhall Street, E. C. 3.
Bank of Morvi . . . . .	National Provincial and Union Bank of England	15, Bishops Gate, E. C. 2.
Central Bank of India . . . . .	London Joint City and Midland Bank	5, Threadneedle Street, E. C. 2.
Grindlay & Co. . . . .	London Office . . . . .	54, Parliament Street.
Karnani Industrial Bank . . . . .	Barclay's Bank . . . . .	168, Fenchurch Street, E. C. 3.
King's Branch (Calcutta) . . . . . " (Bombay) . . . . .	{ Lloyds Bank . . . . .	71, Lombard Street, E. C. 3.
Punjab National Bank . . . . .	London Joint City and Midland Bank . . . . .	5, Threadneedle Street, E. C. 2.
Simla Banking and Industrial Co. . . . .	Grindlay & Co. . . . .	54, Parliament Street.
Tata Industrial Bank . . . . .	{ London Office . . . . . Lloyds Bank . . . . .	9, Bishops Gate, E. C. 2. 72, Lombard Street, E. C. 3.
Thomas Cook & Son . . . . .	London Office . . . . .	Ludgate Circus, E. C. 4.
Union Bank of India . . . . .	Westminster Bank . . . . .	Bartholomew Lane, E. C. 2.
<i>Exchange Banks.</i>		
Banco Nacional Ultramarino . . . . .	London Office . . . . .	9, Bishops Gate, E. C. 2.
Bank of Taiwan . . . . .	Ditto . . . . .	25, Old Broad Street, E. C. 2.
Chartered Bank of India, Australia and China. . . . .	Ditto . . . . .	38, Bishops Gate, E. C. 2.
Comptoir National d'Escompte de Paris. . . . .	Ditto . . . . .	8-13, King William Street, E. C. 4.
Cox's Branch (Lloyds Bank) . . . . .	Ditto . . . . .	71, Lombard Street, E. C. 3.
Eastern Bank . . . . .	Ditto . . . . .	4, Crosby Sq., E. C. 3.
Hongkong and Shanghai Banking Corporation. . . . .	Ditto . . . . .	9, Grace Church Street, E. C. 3.
Imperial Bank of Persia . . . . .	Ditto . . . . .	25, Abchurch Lane, E. C. 4.
International Banking Corporation . . . . .	Ditto . . . . .	36, Bishops Gate, E. C. 2.
Lloyds Bank . . . . .	Ditto . . . . .	71, Lombard Street, E. C. 3.
Mercantile Bank of India . . . . .	Ditto . . . . .	15, Grace Church Street, E. C. 3.
National Bank of India . . . . .	Ditto . . . . .	26, Bishops Gate, E. C. 2.
National Bank of South Africa . . . . .	London Offices . . . . .	{ Circus Place, London Wall, E. C. 2. 111, St. Martin's Lane, Trafalgar Square, W. C. 2.
Nederlandsche Handel-Maatschappij . . . . .	National Provincial and Union Bank of England	15, Bishops Gate, E. C. 2.
Nederlandsche Indische Handelsbank . . . . .	London Representative . . . . .	27, Old Board Street, E. C. 2.
P. & O. Banking Corporation . . . . .	London Office . . . . .	122, Leadenhall Street, E. C. 3.
Sumitomo Bank . . . . .	Ditto . . . . .	67, Bishops Gate, E. C. 2.
Yokohama Specie Bank . . . . .	Ditto . . . . .	7, Bishops Gate, E. C. 2.

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