

BRANCH BANKING IN INDIA

BY C. H. DIWANJI, A.I.I.B.

Price Rs. Three
G. A. NATESAN & CO.
MADRAS

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C. H. DIWANJI, A.I.I.B.

Agent, The Central Bank of India, Ltd.

Jamnagar

WITH A FOREWORD BY

PROF. V. G. KALE, M.A.

Price Rs. 3

G. A. NATESAN & CO., PUBLISHERS

MADRAS



SIR SORAPJI NUSSERWANJI POCHKHANAWALA, Kt.

RESPECTFULLY

DEDICATED

TO

SIR SORABJI NUSSERWANJI POCHKHANAWALA, KT.

MANAGING DIRECTOR

THE CENTRAL BANK OF INDIA LIMITED

AS AN HUMBLE TOKEN OF GRATITUDE AND ADMIRATION

FOR COUNTLESS OBLIGATIONS CONFERRED

AND FOR HIS NOBLE QUALITIES OF

HEAD AND HEART

BY

THE AUTHOR

FOREWORD

IN view of the impending advent of the Reserve Bank of India, it is essential that the general public should be instructed as to its objects and functions and the benefit which the trade and industries of the country are likely to derive from its operations. If the establishment of the Reserve Bank is to function effectively and to produce the economic results which are expected from it, a knowledge of the existing banking structure of India and the manner in which it is likely to be influenced by the working of the Bank, must be spread wide among the people. For this purpose it is necessary that the various branches and aspects of Indian banking should be explained to the public by means of suitable literature on the subject. Mr. Diwanji's effort is a welcome contribution of this character and as such deserves a warm reception at the hands of the people for whom it is intended.

With the practical experience of Joint Stock banking he has accumulated in the different Provinces of India, Mr. Diwanji has been able to give the reader a vivid idea of the prevailing situation in each province in respect of banking facilities and to suggest ways and means to

improve the position. His preference for the system of branch banking over the other methods, *viz.*, unit and chain banking, is justified by the economic conditions in India and the needs of its people. The information he has given about the number of banks and offices existing at present in the Provinces and the Indian States, the banking needs of the public in these territories and the prospects which there are for expansion and improvement, is highly instructive. His practical suggestions as to the development of branch banking and the association of indigenous bankers with it, are worth careful consideration. How backward India is in the matter of proper banking facilities has been clearly brought out by Mr. Diwanji, and every Province and every Indian State ought to pay prompt attention to the lines of development he has proposed. It will be seen that each Province and State has peculiarities of its own with regard to its banking position and prospects and much valuable guidance is available in the following pages for understanding them.

Mr. Diwanji writes as a practical banker of extensive and varied experience and his analysis of the problem of Indian banking and his suggestions for its improvement ought to make a wide appeal.

"DURGADHIVAS"
POONA 4,
6th October, 1934.

V. G. KALE.

INTRODUCTION

IF any excuse is necessary for writing a book on "Branch Banking in India", the following comparative figures for four countries are sufficient for the purpose:

COUNTRY	SQ. MILES PER BANK	PERSONS PER BANK	DEPOSITS PER HEAD
United States of America ...	118	3,056	£86 0 0
United Kingdom ...	11	4,816	£48 0 0
Japan ...	23	9,491	£ 7 0 0
India ...	2,735	484,000	£ 0 10 2

This dearth of banking habit and banking facilities revealed by the above figures has not escaped the notice of Indian business men, and Mr. Nalini Ranjan Sarkar, in his Presidential Address to the Federation of the Indian Chambers of Commerce, made a reference to the subject in the following words:

"So far as the wider questions of banking development and the credit policy are concerned, the Reserve Bank, even if it had been an ideal institution, could do little in the matter of acting as the monetary authority, without there being a network of banks in the country. The number of cities having a banking office is too small as compared with the total number of cities in the country. . . . A considerable number of towns

not to speak of villages, have no modern banking institution and it is necessary to establish a large number of commercial banks spread throughout the country."

The idea of writing the book originated after my first article on "Branch Banking in the Bombay Presidency" appeared in the *Capital* of Calcutta in 1928. The publication of my first article in the *Capital* coupled with the encouragement I got from the management of my bank by publishing my articles in the Central Bank Monthly Notes induced me to write articles on Branch Banking in different provinces. I had to surmount many difficulties which a man in the mofussil town or city has to experience, particularly the difficulties of obtaining reference books. Most of my articles on Branch Banking in the provinces were written about 4 years ago and in the light of the varied experience in the different provinces of India I have had during the last 4 years and a half, I have re-written all the articles which have appeared in this book in different chapters. In the book itself, the beginning has been made with a chapter on theory of Branch Banking, which is followed by the existing structure of branch banking in India. After this follow the chapters relating to individual provinces ending with those relating to Burma and the Native States. The last chapter is a *resume* of what has been stated in the previous

chapters and in the latter portion of the chapter, comparison has been made between the banking position in India and other important countries of the world and also suggestions have been made for the development of branch banking in India and foreign countries by the Indian joint stock banks. Then follow the appendices; the first gives a Table showing the banking position in each province and important Native States; the second is the reprint of my articles on Banking in Native States of India, Banking in Nawanagar State and Banking Possibilities in Hyderabad State; and the third appendix gives a list of banks and their branches and agencies in the principal towns of India.

I take this opportunity of thanking the management of my bank for encouraging me by publishing my articles in the Central Bank Monthly Notes which has ultimately resulted in my writing this book. It is a well-known fact that Indian Banking Statistics are rarely, if ever, up-to-date, as the Government publications on the subject are usually obsolete before they reach the readers and in such circumstances it was very difficult indeed to write a book on banking with latest statistics.

I must thank the Indian Merchants' Chamber, Bombay, for allowing me free use of their valuable library which, to a great extent, helped me to bring out the book with latest available statistics from rare sources.

I am also much indebted to Sir Sorabji Pochkhanawala, the Managing Director of the Central Bank of India Ltd., for having appreciated my modest effort in publishing this book by his very kindly accepting the dedication. Sir Sorabji's name has become a household word in the Indian banking and mercantile spheres by his unparalleled services in the cause of Indian banking and no author of a book on Indian Banking can consider it a greater honour than that his publication should be dedicated to a person whose whole life has been devoted to the upliftment and improvement of the country's banking standard and service.

I must also take this opportunity of thanking Prof. V. G. Kale, M.A., who has unhesitatingly agreed to write a foreword to this book. Prof. Kale's name in the Indian economic world is so very well known that any writer must feel flattered by such a well known man writing a foreword to his book.

I would also like to thank my assistant Mr. P. H. Premani, M.A., LL.B., A.I.L.B., for carefully going through my original manuscript and suggesting and collecting important statistics for the book. He has rendered invaluable services to me by discussing paragraph by paragraph as they were being written and his suggestions have mostly been included as they were found very useful in making the book interesting.

I must also thank my stenographer, Mr. T. L. Vassa, who has with difficulty deciphered my handwritten manuscript and typed the whole book without the least expectation of any return and within a very short time.

Last but not the least, I must also thank my publishers, Messrs. G. A. Natesan & Co., for placing the book on the market in the form that has been given to it.

I may here mention that the views expressed in this book are my personal ones and have nothing to do with the institution to which I belong.

My efforts will be amply compensated if the readers are able to find the book sufficiently interesting and useful for the development of Indian banking in the future.

CENTRAL BANK OF INDIA LTD.,
JAMNAGAR
7th November, 1934

C. H. DIWANJI.

CONTENTS

Chapter	Page-
I. Branch Banking	... 1.
[II. The Existing Structure of Branch Banking in India	... 13
III. Bombay Presidency	... 21
[IV. Bengal Presidency;	... 27
V. Madras Presidency	... 33.
VI. The Punjab	... 39.
VII. United Provinces	... 45
VIII. Other Provinces	... 51
IX. Burma	... 62
X. Native States	... 67
XI. Conclusion	... 78.
Appendix.	

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APPENDIX I.

THE Table below is given with a view to show how few are the number of places served by banks as compared with the number of towns and villages of the provinces as well as the number of bank offices. To mention only the Presidency towns, Bombay has 42 bank offices, Calcutta 36 and Madras 22. Thus out of a total number of 898 bank offices, Bombay, Calcutta and Madras alone have among themselves 100 bank offices. The poverty of banking facilities will be found to be more glaring, when the number of places served by banks are taken into account rather than the bank offices, which number is usually taken for comparison purposes.

Table showing number of towns, villages and places served by Banks and Bank Offices in each province.

Province	Number of towns	Number of villages	Number of places served by banks	Number of Bank Offices	
Bombay	...	206	26,528	26	100
Bengal	...	130	84,981	32	101
Madras	...	316	52,198	46	151
Punjab	...	146	34,119	38	155
U. P.	...	435	104,347	29	101
C. P. and Berar	--	113	39,024	8	12

Province	Number of towns	Number of villages	Number of places served by banks	Number of Bank Offices
Bihar and Orissa	... 75	84,814	17	27
Assam	... 28	80,957	4	5
N. W. F. Province	... 19	3,356	8	27
Burma	... 79	35,048	32	71
Baluchistan	... 6	1,506	1	3
Ajmer-Mewar	... 5	746	1	1
Coorg	... 2	377
Delhi	... 1	314	1	19
Andamans and Nicobar	212
Total British India	... 1,561	498,527	243	762

STATES	Number of towns	Number of villages	Number of places served by banks	Number of Bank Offices
Baroda	... 47	2,902	12	12
Bombay States	... 136	15,228	4	6
Gwalior	... 27	10,507	2	2
Hyderabad	... 89	21,223	6	12
Kashmir	... 37	8,915	4	10
Cochin	... 9	273	3	12
Travancora	... 38	3,897	16	39
Mysore	... 105	16,568	19	32
Rajputana States	... 142	32,412	4	4
Other States	... 125	75,213	6	8
Total Indian States	... 755	187,138	76	136
Total All-India	... 2,316	685,665	319	898

APPENDIX II.

BANKING in Native States has been dealt with in Chapter X relating to the subject but the writer's three articles, specially written for the *Indian States Journal* in January, February and June, 1930, will be of interest to the readers in further elucidating the subject and hence they are reproduced here verbatim.

1. BANKING IN NATIVE STATES OF INDIA

Interviewed by a representative of the *Times of India*, Sir Purshottamdas Thakurdas, Vice-Chairman of the Central Banking Inquiry Committee, is reported to have stated: "I understand that some first class Indian States have inquired regarding the appointment of a Committee for their own States and it is very likely that at least one and perhaps two or three States might appoint Committees on the lines of the Provincial Committees to inquire into their respective States." The portion of the interview cited above shows the awakening of the desire of the progressive rulers of the Native States to keep abreast with the development of banking in the British India.

The lack of banking facilities in the Native States is due to the Imperial Bank, the Exchange Banks as well as the Indian Joint-Stock Banks not having seriously tried to penetrate in this unexplored field of banking on Western lines. In the banking organisation of India in the past, little, if any, attention is paid to this part of the country.

The Native States are fortunate that the Central Banking Inquiry Committee have their attention on them specially when they represent a population of seven crores while the whole Indian population is 30 crores.

The Native States have not ample facilities of banking on Western lines but they have their indigenous bankers—the Shroffs, the Mahajans, the village Banias and the Marwaris. Thus Native States have their own banking organisation but it is a native organisation and to move with the times, the existing organisation requires to be supplemented by banks on Western lines.

For those interested in banking on Western lines in the Native States, a list of important States classified according to the salute of guns they are entitled to is given below:—

Salute of 21 guns: Baroda*, Gwalior, Hyderabad*, Jammu & Kashmir* and Mysore.*

Salute of 19 guns: Bhopal*, Indore*, Kolhapur, Travancore*, and Udaipur.

Salute of 17 guns: Bhawalpur*, Bharatpur, Bikaner, Bundi*, Cochin*, Cutch, Jaipur, Jodhpur, Karauli, Kotah, Patiala°, Rewa and Tonk.

Salute of 15 guns: Alwar, Banswara, Datia, Dewas (Senior), Dewas (Junior), Dhar, Dholpur, Dungarpur, Idar, Jaisalmer, Khairpur, Kishengarh, Orchha, Pratapgarh, Rampur, Sikkim and Sirahi.

☛ The *italics* denote that the State has a branch of the Imperial Bank.

The * denotes a branch of a joint-stock bank or Exchange Bank.

The ° denotes a State Bank.

Salute of 13 guns: Benares*, Bhavnagar*°, Cooch Bihar*, Dhrangadhra, Tripura, Jaora, Jhalawar, Jind, Junagadh, Kapurthala*, Nabha, Nawanagar*, Palanpur, *Porbander*, Rajpipla and Ratlam.

Salute of 11 guns: Ajaigarh, Alirajpur, Baoni, Barwani, Bijawar, Bilaspur, Cambay, Chamba, Charkhari, Chhatarpur, Faridkot, Gondal, Janjira, Jhabu, Maler Kotla, Mandi, Manipur, Morvi, Narsingarh, Panna, Pudukottah, Radhanpur, Rajgarh, Sailana, Samthar, Sirmur, Saitamau, Suket, Tehri (Garhwal).

Salute of 9 guns: Balasinor, Banganapalle, Bansda, Baruga, Chhota Udepur, Danta, Dharampur, Dhrol, Jawhar, Kilchipur, Limbdi, Loharu, Lunawada, Maihar, Mudhol, Palitana, Rajkot°, Sachin, Sangli, Savantwadi, Sant, Wankaner, Wadhwan.

Out of the 108 States named above, only 20 have banking facilities, 88 depend on indigenous bankers. Out of the 20 States, 11 have branches of the Imperial Bank of India and the remaining nine have either branches of the joint-stock banks, State-aided banks or State banks.

Patiala, Bhavnagar, Rajkot and Junagadh are the only four States known to have tried the experiment of a State Bank. The success of the State Banks in the three States ought to induce the other States to try the experiment in their territory.

Mysore and Baroda have banks registered under Joint-Stock Companies Act in their States and both the States patronise the respective banks by leaving the State funds with the Bank of

Mysore and the Bank of Baroda Ltd. Both the Banks are not State banks but work as bankers of the State.

Travancore and Cooch Bihar have State-aided banks. Nawanagar, Bhawalpur, Bundi and Kapurthala have invited the joint-stock banks in their States and for inducing banks to do so, they have appointed them State-bankers. The Nawanagar State has a branch of the Central Bank of India Ltd. and Bhawalpur. Bundi and Kapurthala have each a branch of the People's Bank of Northern India Ltd.

Gwalior, Hyderabad, Jammu and Kashmir, Bhopal, Indore, Travancore, Cochin, Jaipur, Jodhpur Porbander and Benares have each a branch of the Imperial Bank of India while Hyderabad, Jammu and Kashmir, Bhopal, Indore, Travancore, Cochin and Benares have each a branch of the Imperial Bank as well as a branch of the joint-stock banks.

There are obstacles in the way of banking progress in the Native States and they require to be immediately removed. One of them is the Stamp Act. A Native State merchant has to pay double stamp duty in case of negotiation of his bills, particularly the usance bills. All the Native States have not so amended their Stamp Act as to do away with the stamps on demand bills.

The second obstacle and perhaps a very great one is the want of education. The majority of the subjects of a Native State are farmers who do not even know how to read or write their names.

The spread of education will enable the States to start banks on Western lines. In order to consolidate the banking resources of the Native States of India, either the Imperial Bank of India or the

Indian joint-stock banks should be induced to open branches in the States. In the future banking organisation of India, all the banks will be linked with the Reserve Bank of India and so the development of branch banking in the Native States will be of great help and use in concentrating the monetary resources of India.

2. BANKING IN THE NAWANAGAR STATE

Before coming to the present banking system of the Nawanagar State, it would be interesting to refer to the past history of banking in the State.

The Nawanagar State had two important ports, namely, Jodiya and Salaya, both of which served as principal outlets and inlets of goods for the whole of Kathiawar. Jodiya particularly was a very famous port and the wool that was exported through the port of Jodiya fetched better prices in England than the wool of other ports. The flourishing trade of these ports showed how commercially important the Nawanagar State was.

In Kathiawar there were three types of coins in circulation: (1) Junagadh State coin known as Divanshahi Kori, (2) Porbander State coin known as Ranashahi Kori and (3) Nawanagar State coin known as Jamshahi Kori. Of all the three, the Jamshahi Kori was more widely circulated than the other two, and this is proved from the three historical events wherein Jamshahi Kori played an important part. (i) In 1651 A.D., the Gohels, the predecessors of the Palitana Durbar entered into an agreement with the representatives of the Jains and the Jains had to pay the Durbar in Jamshahi Koris, (ii) in about 1758-60 A.D.,

Kumbhaji, the Thakore of Gondal lent to Junagadh Jamshahi Koris 35,000 in exchange for Upleta and Dhoraji, and (iii) in 1821 A. D., Junagadh paid a penalty of Jamshahi Koris 685,000 to the British Government for the misbehaviour of the Junagadh's mercenary soldiers.

The Jamshahi Kori was in circulation in the following States and Talukas of Kathiawar besides the Nawanagar State territories :—

Okhamandal (now belongs to Baroda State), Junagadh (some districts), Bhavnagar (some districts), Morvi State, Dhrol State, Rajkot State, Gondal State, Wankaner State, Taluka of Jetpur, Mengani, Malia, Lodhika, Virpur, Gauridad, Kotda Sanghani, Bagasara, Bilkha, Pal, Khirasara, Vasavad and Chital. In short, the standard coin of the Nawanagar State circulated in an area of more than 10,000 sq. miles.

In spite of such a wide circulation of Jamshahi Kori, in 1898, during the minority of H. H. the Jam Shri Jasaji, when the British Government ousted the Kori from circulation, the State got back only 47 lacs and odds of rupees from the Bombay Mint in exchange of Koris. This shows how powerful were the indigenous bankers of the State and to what extent they financed the trade and industries of the State without the actual use of the Metallic currency.

There were more than fifty firms of Shroffs or indigenous bankers in Jamnagar alone and through these firms practically the accounts of the whole of Kathiawar were settled. Just as the accounts of most of the moffusil merchants are settled through Shroffs at Bombay and

Calcutta at present, Jamnagar was then the principal monetary centre of Kathiawar.

There was no paper currency in circulation but the Chithis and Hawalas worked as paper currency and bills of exchange. The Chithis were cheques (bills) drawn by residents of Jamnagar on their Jamnagar Shroffs while Hawalas were bills (cheques) drawn by the residents of the villages and the mofussil on Jamnagar Shroffs. The former passed from hand to hand for months together before they were presented to the Shroffs for encashment and the latter were used to replace the actual transmissions of metallic coins from place to place. These Shroffs received deposits from the public at very low rates of interest on account of their very high credit and prestige and lent funds to the State whenever required.

The Jamnagar Shroffs worked as bankers of the Mahajans and the village Baniyas who in their turn financed the agricultural population of the State. Thus Nawanagar had a powerful banking organisation of their own and all the wealth of the State circulated within the State. Such were the state of affairs till 1898 A.D. But in that year the standard coin of the State, the Kori, was ousted from circulation and that was the beginning of the gradual destruction of one of the most powerful banking organisations of Kathiawar that was in existence for nearly 330 years.

After the rupee came into circulation in the State, the Shroffs had to keep their Pedhis at Bombay, the principal monetary centre of the Presidency and this was the beginning of the shortage of capital to finance agriculture, trade and

industries of the State. An intensive propaganda carried on against the indigenous bankers in British India accusing them of usury, unscientific and unsympathetic banking methods, etc. shook the very foundation of a very useful and deep-rooted banking system of the country and this had an effect in the Nawanagar State also.

According to the Hindu scriptures, a man was bound to pay his father's debt with interest and that of his grandfather without interest and this belief among the agriculturists was the mainstay of their credit with the Mahajans, the Banias, etc. who freely lent them without any tangible security for the advance. In British India, personal debts are barred by law after the lapse of a period of three years and in order to move with the times, the Nawanagar State had also to enact laws on similar lines and this was mainly responsible for the decrease in the facilities that the agriculturists used to get. The Mahajans and the village Banias do not now get as much funds as they used to get from the subjects of the State in former days and this is due to the introduction of postal savings bank and the postal cash certificates. The savings of the State subjects are thus drained away outside the State territories.

It must be mentioned that the Nawanagar State should take up the matter with the Government of India and should so arrange that such capital collected in the State on account of postal cash certificates should be used in the State territories only or that the post office should stop doing such business in the State territories.

The agriculturists are generally slow in taking up new ideas and they prefer to stick to the system

that their forefathers have been using rather than experimenting the new system and so the State seems to have decided to strengthen the existing bankers and not replace them by co-operative organisations. The indigenous bankers work both as bankers and merchants and this dual role of theirs is very useful to the State farmers. The State farmers go to these bankers to borrow money during the sowing period and sell their crops through them during the harvesting period.

With the development of Port Bedi, the State found it necessary to have a bank working on Western lines as most of these Shroffs were either ruined or had shifted their business to Bombay, Karachi or Rangoon and the trade required to be financed in some way or the other. The ever vigilant, far-sighted and enlightened ruler of the State, the late Jam Saheb Shree Ranjitsinhji, invited the Central Bank of India, Ltd., to open a branch at Jamnagar in April 1928 and since then, the addition has been made to the banking system of the Nawanagar State.

When the late Jam Saheb performed the opening ceremony of the branch of the Central Bank, His Highness solemnly hoped and wished that the bank may have more than one branch in the State. Thus the Nawanagar State seems to wish to extend banking facilities in the interior of the State, but they require the co-operation of the Government of India in order to increase the commercial relations between their subjects and those of British India. A great handicap in this respect is the Stamp Act. The State merchants have to pay double stamp duty on foreign bills of exchange and the usance bills and the Government of India may be

requested to so amend the Stamp Act that the State merchants be exempted from the British India Stamp Act on such bills.

In short, the present banking system, as it exists, may be summarised as under :—

The Central Bank of India Ltd. work as bankers of the State as well as bankers of the indigenous bankers and shroffs of important cities and towns like Jamnagar, Khambhalia, Jodiya, Bhanvad, Jam-Jodhpur, Lalpur, etc. The Shroffs of the places mentioned above in their turn be the bankers of the small indigenous bankers like the Mahajans and the village Banias and the latter in their turn finance the agricultural population.

Much can be said about the future banking development in the State, but it must be added that the State has been handicapped in this respect on account of the delay in settlement of their port question. Let it be hoped that this may be settled in the near future and the State may have ample opportunity to develop its banking resources.

3. BANKING POSSIBILITIES IN HYDERABAD STATE*

The Hyderabad State is better known as H. E. H. the Nizam's Dominion and for this article wherever Dominion is mentioned it refers to the Hyderabad State. The Dominion is 82,698

* Since this article was printed, the Banking Inquiry Committee set up by the State has opined that neither the State banks nor the State-aided banks nor the Semi-State banks are suitable for the Dominion. The Central Bank of India Ltd., therefore, seems to have been asked to extend branch banking activities in the Dominion.

The Central Bank of India Ltd. has now branches at Hyderabad, Secunderabad, Aurangabad, Jalna, Soln, Elchur, Warangal, and Latur.

sq. miles in area, which equals the area of Madras Presidency less the Coromandel Coast and Coimbatore or one and two-fifths of the combined areas of England and Wales.

East Khandesh of the Bombay Presidency, Berar and the Central Provinces form the Northern Boundary while rivers Wardha and Godavari and the Godavari district of the Madras Presidency form the Eastern boundary; the Southern boundary is formed by the rivers Krishna and Tungabhadra and the Western boundary by the Dharwar, Bijapur, Sholapur and Ahmednagar districts of the Bombay Presidency.

The population of the Dominion according to the census of 1928 is 1,24,71,770. For administrative purposes, the Dominion is divided into 16 districts including the Sarf-i-khas (crown-lands), district of Araf-i-Balda and excluding the city of Hyderabad. For our purposes we shall adhere to these administrative districts and take into consideration all cities and Taluks of the Dominion whose population is 5,000 and above and refer to the existing banking facilities in the Dominion. Such cities and towns are classified according to each administrative district and given with their population figures.

Hyderabad City^o 404,181: Capital of the Dominion and is not attached to any district.

Araf-i-Balda District: (1) Humnabad 5,132.

(2) Warangal District: Yellandlapad 22,938,
Matwada 20,998, Hanamkonda 14,782,

The figures on the right denote population.
The *italics* denote branch of the Imperial Bank.
The ^o denotes branch of an Indian joint-stock bank.

- Khamam 11,532, Urus-Karimabad 5,589,
Warangal Fort 5,422.
- (3) Karimnagar District : Jagtyal 9,682,
Karimnagar 9,399 Manthani 6,731, Koratla
6,004, Vemalwada 5,986, Paddapalli 5,340.
- (4) Adilabad District : Nirmal 9,457,
Adilabad 7,271, Chimur 5,705.
- (5) Medak District : Medak 10,432, Siddipet
8,044 Sadasepet 7,176, Yogipet 5,462.
- (6) Nizamabad District : Nizamabad 15,672,
Armur 7,121.
- (7) Mahbubnagar District : Narayanpet 12,944,
Mahbubnagar 9,991.
- (8) Nalgonda District : Nalgonda 7,814,
Bhongir 5,845.
- (9) Aurangabad District : Aurangabad 38,876,
Jalna 16,912, Kadirabad 8,973, Vayapur
5,756, Paithan 5,330.
- (10) Bhir District : Bhir 13,574, Mominabad
9,280, Parli 8,474.
- (11) Nandir District : Nandir 21,470, Bhainsa
8,311, Deglur 7,695, Kondalwadi 7,173,
Mudhol 5,451, Mukher 5,072.
- (12) Parbhani District : Parbhani 14,755,
Hingoli 10,293, Basmet 10,137, Manwat 9,091,
Pathri 5,548, Sailu 5,525 Gangakhed, 5,437,
Sonepet 5,406.
- (13) Gulbarga District : Gulbarg 35,820,
Shorapur 12,748, Yadgir 11,992, Aland
11,431, Kalyani 9,187, Tandur 7,436, Kosgi
7,203, Shahabad 6,895, Kodangal 5,812,
Chitapur 5,379.

- (14) Osmanabad District : Latur 16,233,
Osmanabad 9,056, Thair 8,691, Moram 6,098,
Tuljapur 5,921, Owsa 5,754.
- (15) Raichur District: *Raichur* 26,374, Gadwal
10,104, Kopbal 9,187, Deodrug 6,652, Manvi
6,250, Gangawato 6,027.
- (16) Bidar District : Bidar 12,434, Udgir 7178,
Kohir 5,932.

Of the 71 important towns and cities mentioned above, only Hyderabad, Jalna and Raichur have banking facilities on the Western lines. Excepting Hyderabad where there is a branch of the Central Bank of India Ltd., besides that of the Imperial Bank of India, the other two—Jalna and Raichur are served by the Imperial Bank of India only.

If one concludes from what has been stated above that there exists no banking institutions in the Dominion excepting at the three places already mentioned, one would be under misimpression. The internal trade of the Dominion which is very large is not financed by the banks that have branches at the three places only in the Dominion, but it has been mainly financed by the indigenous bankers, the Shroffs and the Mahajans of the district towns and cities. The banking facilities of the type mentioned above do exist but these are not adequate enough to stand the competition of the ever increasing banking facilities that are provided by banks working on Western lines having large and wide resources at their disposal.

The Dominion has certain privileges of its own. It has its own Railway; it has its own post offices and its own Mint and Currency. No Native State in India has all the three privileges. The privilege of having its own Mint and Currency

gives the Dominion an unique financial position and it is but meet that the Dominion must have its own organisation which should be able to consolidate its scattered banking resources. Such a central banking organisation would also go a great way in establishing the exchange ratio between the Halli and the British India currencies.

There are three types of banking organisations on Western lines in the Native States of India: (1) Joint-stock banks registered under the Companies Act of the State, (2) State-Aided Banks, or State Banks, and (3) Branches of Imperial Bank of India or any other Indian joint-stock bank or Exchange Bank. The first and third type of the banking organisations have not shown and are not likely to show much progress in any State as the States are not being financially interested in their development; one cannot expect them to render the banks all possible help. The second type of institutions have also not succeeded in consolidating the banking resources of the States wherein they exist. Banking has always been independent of the State control in the past and history bears witness to the fact that the rulers of the States have many a time sought help and advice of bankers when in difficulties rather than bankers seeking help of the rulers. The tradition of keeping banking independent of the State has now been maintained in the management of the Central Banks of the European Countries and when one thinks of organising banking on Western lines, the State or the State-aided banks may be conveniently left aside. Another reason why the second type of banking organisation is not desirable for the Native States is that it is next to impossible to keep the management of such institutions free from State

influences and intrigues and thus command the confidence of all the subjects of the State, which is absolutely necessary for the success of any banking organisation.

One can say that any of the three types of banking organisations mentioned above are not suitable for the future development of Banking in the Dominion and it is therefore necessary that some new type of banks should be suggested for the Dominion.

The best type that may be suggested is a Semi-State Bank, *i.e.*, half the capital may be subscribed by the Dominion and the other half by the Indian joint-stock bank that may be selected for the purpose. The Indian joint-stock bank is particularly mentioned because majority of the subjects of the Dominion do not know English and would therefore require to be approached for the development of banking habits by persons who know their vernaculars as well as their customs and habits. Such persons can be more easily available among the trained staff of the Indian Joint-Stock banks rather than from other types of banks.

When speaking about Indian joint-stock banks, particularly in reference to the Dominion banking, the silent and solid service that the Central Bank of India Ltd. has been rendering to the Dominion for the last eight years and more should not be lost sight of. The Central Bank of India Ltd. is perhaps the best suited institution that may be asked to take up the scheme of the Semi-State Bank of the Dominion. The Semi-State Bank has many advantages over the three types of the institutions that already exist in the Native States.

The management will be absolutely free from State influences and intrigues, if any, as it will rest with an independent Indian bank like the Central Bank of India Ltd. The State will be interested in the progress and profits of such a bank as the State would be subscribing half the capital. Such a bank would command the confidence of all the subjects of the Dominion and will be able to help the indigenous bankers as well as the merchants and the manufacturers of the Dominion by organising a network of branches in the interior of the Dominion. Such a bank with its headquarters at Hyderabad and a network of branches in the interior of the Dominion will positively be able to consolidate the banking resources of the Dominion and will have at its disposal resources that will be able to control and steady the exchange ratio between the Halli and British Indian currencies. Such a bank will further be able to link the banking organisation of the Dominion with that of British India, where one can expect to have a central banking organisation in the very near future.

That there are immense possibilities of banking development in the Dominion is a fact beyond dispute. If there are at least not more than seventy-one places in the Dominion, the population can ill-afford to be neglected while considering the future banking development of the Dominion.

APPENDIX III

*Banks and their branches and agencies in the
Principal Towns of India*

TOWN	PROVINCE	NAME OF BANK
Abohar	Punjab	Punjab National Bank
"	"	Imperial Bank of India.
Abbottabad	N. W. F.	Sub-agency. Imperial Bank of India
"	"	Punjab Co-operative Bank
Abdullapur	Punjab	Punjab National Bank
Absikere	Mysore	Simla Banking & Industrial Co.
Adoni	Madras	Bank of Mysore. Sub-branch
Agra	U. P.	Imperial Bank of India
"	"	Allahabad Bank
"	"	Benares Bank
"	"	Bhargava Commercial Bank
"	"	Central Bank of India
"	"	Imperial Bank of India
"	"	Muslim Bank of India
"	"	Punjab National Bank
Ahmedabad	Bombay	Punjab National Bank
"	"	Bank of Baroda
"	"	Bank of India, Two branches
"	"	Central Bank of India
"	"	Imperial Bank of India.
"	"	Two branches
"	"	Industrial Bank of Western India.
Ahmednagar	"	Head Office and 2 branches
Ajmer	Ajmer- Merwara	Imperial Bank of India

TOWN	PROVINCE	NAME OF BANK
Akola	C. P.	Imperial Bank of India
Akyab	Lower Burma	Imperial Bank of India
"	"	U. Rai Gyaw Thoo & Co. Head Office
Aligarh	U. P.	Central Bank of India
Allahabad	"	Imperial Bank of India
"	"	Ajodhia Bank. Agency
"	"	Allahabad Bank. 1 branch and 1 City Office
"	"	Punjab National Bank
"	"	Benares Bank. Agency
"	"	Imperial Bank of India
Alleppey	Travancore, Madras	Imperial Bank of India
"	"	Indian Bank
"	"	Nedungadi Bank
"	"	Quilon Bank
"	"	Travancore National Bank
"	"	Travancore People's Bank
"	"	State Aided Bank of Travancore. Head Office
Alwaye	"	Namboodiri Bank
"	"	Travancore People's Bank
Ambala	Punjab	Imperial Bank of India.
"	"	Two branches
"	"	Benares Bank. Agency
"	"	People's Bank of Northern India. Two branches
"	"	Punjab National Bank.
"	"	Two branches
"	"	Simla Banking and Industrial Co.
Aminabad	Bombay	Central Bank of India
Amraoti	Berar	Imperial Bank of India
Amreli	Baroda	Bank of Baroda
Amritsar	Punjab	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Central Bank of India

TOWN	PROVINCE	NAME OF BANK
Amritsar	Punjab	Chartered Bank of India, Australia and China.
"	"	Frontier Bank. Agency
"	"	Imperial Bank of India
"	"	Lyallpur Bank. Agency
"	"	Muslim Bank of India
"	"	People's Bank of Northern India. Two branches
"	"	National Bank of India
"	"	Punjab Co-operative Bank. Head Office
"	"	Punjab National Bank
"	"	Punjab and Sind Bank. Head Office
Anicadu	Travancore, Madras	Travancore A. P. Bank Ltd. Head Office
Arrah	Bihar and Orissa	Bank of Behar
Asansol	Bengal	Imperial Bank of India
Araikere	Mysore	Bank of Mysore. Sub-branch
Atharabari	Bengal	Atharabari Pallesree Bank. Head Office
Athni	Bombay	Union Bank of Bijapur and Sholapur
Badagara	Madras	Calicut Bank
"	"	Nedungadi Bank
Bahawalpur	Punjab	People's Bank of Northern India
Bagalkot	Bombay	Union Bank of Bijapur and Sholapur
Bandar	Madras	Andhra Bank. Head Office
Bandra	Bombay	Bank of India
Bangalore	Mysore	Bangalore Bank. Head Office and one branch
"	"	Bangalore Union Bank. Head Office
"	"	Bank of Mysore. Head Office and one branch

TOWN	PROVINCE	NAME OF BANK
Bangalore	Mysore	Benares Bank. Agency
"	"	Imperial Bank of India
"	"	Devanga Bank. Head Office
"	"	Mysore Industrial Bank. Head Office
"	"	Quilon Bank
Bankipore	Bihar and Orissa	Benares Bank. Agency
Bannu	N. W. F.	Frontier Bank
"	"	Lyallpur Bank
"	"	People's Bank of Northern India
Barcilly	U. P.	Ajodhiya Bank. Agency
"	"	Allahabad Bank
"	"	Imperial Bank of India
"	"	People's Bank of Northern India
"	"	Benares Bank. Agency
Barisal	Bengal	Barisal Bank. Head Office
Baroda	Baroda	Bank of Baroda. Head Office
Barsi	Bombay	Bank of Barsi. Head Office
Bassein	Burma	Bank of Chettinad
"	"	Imperial Bank of India
"	"	Dawsons Bank
Basti	U. P.	Mofussil Bank
Battalla	Punjab	Central Bank of India
Bellary	Madras	Imperial Bank of India
Benares	U. P.	Ajodhiya Bank. Agency
"	"	Allahabad Bank
"	"	Bank of Behar
"	"	Benares Bank. Head Office
"	"	Imperial Bank of India
Berhampore	Madras	Imperial Bank of India
Bezwada	"	Bank of Hindustan
"	"	Imperial Bank of India
"	"	Indian Bank. Sub-Office
Bhagalpore	Bihar and Orissa	Benares Bank

TOWN	PROVINCE	NAME OF BANK
Bhagalpore	Bihar and Orissa	Imperial Bank of India
Bhamo	Burma	Bank of Chettinad
Bhavnagar	Bombay	Bank of Baroda
Bhera	Punjab	Lyallpur Bank
"	"	Punjab and Kashmir Bank
Bhopal	Central India	Bharat National Bank
"	"	Imperial Bank of India
Bijapur	Bombay	Union Bank of Bijapur and Sholapur. Head Office
Bogale	Burma	Dawsons Bank
Bogra	Bengal	Bogra Bankers' and Planters' Corporation. Head Office
"	"	Panchbibi Industrial Bank. Head Office
Bombay	Bombay	Ajodhya Bank. Agency
"	"	Allahabad Bank
"	"	American Express Co.
"	"	Banco National Ultramarino
"	"	Bank of Baroda
"	"	Bank of India. Head Office and one branch
"	"	Bank of Taiwan
"	"	Benares Bank. Agency
"	"	Canara Bank
"	"	Central Bank of India. Head Office and 7 branches
"	"	Chartered Bank of India, Australia and China
"	"	Comptoir National d'Escompte de Paris
"	"	Crescent Bank of India. Agency
"	"	Eastern Bank
"	"	Frontier Bank. Agency
"	"	Hongkong and Shanghai Banking Corporation

TOWN	PROVINCE	NAME OF BANK
Bombay	Bombay	Imperial Bank of India. Local Head Office and 3 branches
"	"	Industrial Bank of Western India
"	"	Lloyds Bank
"	"	Lyallpur Bank. Agency
"	"	Mercantile Bank of India
"	"	National Bank of India
"	"	National City Bank of New York
"	"	Nederlandsche Handel- Maatschappij
"	"	Nederlandsche Indische Handelsbank.
"	"	P. & O. Banking Corporation
"	"	Punjab National Bank
"	"	Sumitomo Bank
"	"	Union Bank of India. Head Office
"	"	Thomas Cook and Son (Bankers). Two branches
"	"	Yokohama Specie Bank
Brahama- baria	Bengal	Brahama-baria Banker's Union. Head Office
Broach	Bombay	Imperial Bank of India
Bulandshahr	U. P.	Imperial Bank of India
Bundi	Rajputana	People's Bank of Northern India
Calcutta	Bengal	Ajodhya Bank. Agency
"	"	Allahabad Bank. Head Office
"	"	American Express Co.
"	"	Bank of India
"	"	Bank of Taiwan
"	"	Benares Bank
"	"	Bhowanipore Banking Corporation. Head Office

TOWN	PROVINCE	NAME OF BANK
Calcutta	Bengal	Central Bank of India four branches
"	"	Chartered Bank of India, Australia and China
"	"	Co-operative Hindusthan Bank Head Office
"	"	Crescent Bank of India. Agency
"	"	Eastern Bank
"	"	Frontier Bank. Agency
"	"	Hongkong and Shanghai Banking Corporation
"	"	Imperial Bank of India. Local Head Office and 3 branches
"	"	Indian Industrial Bank. Head Office
"	"	Karnani Industrial Bank Head Office
"	"	Lloyds Bank. Two Offices
"	"	Luxmi Industrial Bank. Head Office
"	"	Mahajan Banking and Trading Co. Head Office
"	"	Lyallpur Bank. Agency
"	"	Mercantile Bank of India
"	"	National Bank of India
"	"	Nederlandsche Handel- Maatschappij
"	"	Nederlandsche Indische Handelsbank
"	"	Oriental Bank. Head Office
"	"	P. & O. Banking Corporation
"	"	Punjab National Bank
"	"	Thos. Cook and Son, Bankers
"	"	Yokohama Specie Bank

TOWN	PROVINCE	NAME OF BANK
Calicut	Madras	Calicut Bank. Head Office-
"	"	Imperial Bank of India
"	"	P. & O. Banking Corporation
"	"	Nedungadi Bank. Head Office-
Campbellpur	Punjab	People's Bank of Northern India
Cannanore	Madras	Cannanore Bank. Head Office-
"	"	Nedungadi Bank
Cawnpore	U. P.	Ajodhia Bank. Agency
"	"	Allahabad Bank. One branch and one city office
"	"	Benares Bank. Agency
"	"	Central Bank of India
"	"	Chartered Bank of India, Australia and China
"	"	Imperial Bank of India
"	"	Muslim Bank of India
"	"	National Bank of India
"	"	People's Bank of Northern India
"	"	Punjab National Bank
Chalapuram	Madras	Calicut Bank
Chandausi	U. P.	Allahabad Bank
"	"	Benares Bank. Agency
Chandpur	Bengal	Imperial Bank of India
Changanacherry	Travancore	Indo-European Banking and Trading Corporation.
"	"	Head Office
"	"	Nair Service Society Bank. Head Office
Channapatna	Mysore	Bank of Mysore
Chapra	Bihar & Orissa	Bank of Bihar
"	"	Imperial Bank of India
Chatmohor	(Pabna) Bengal	Mahajan Banking & Trading Co.
Chauk	Burma	Bank of Chettinad
Chickballapur	Mysore	Bank of Mysore
Chickmagalur	"	Bank of Mysore

TOWN	PROVINCE	NAME OF BANK
Chiniot	Punjab	Lyallpur Bank
Chintamani	"	Bank of Mysore. Sub-branch
Chirayinkil	Travancore,	
	Madras	Quilon Bank
Chitaldrug	Mysore	Bank of Mysore
Chittagong	Bengal	Imperial Bank of India
"	"	Mahaluxmi Bank. Head Office
"	"	National Bank of India
Chowghat	Madras	Calicut Bank
Cocanada	"	Andhra Bank
"	"	Imperial Bank of India
Cochin	"	Calicut Bank
"	"	Canara Bank
"	"	Imperial Bank of India
"	"	Indian Bank
"	"	National Bank of India
"	"	Nedungadi Bank
"	"	Pangal Nayak. Bank Agency
"	"	Quilon Bank
"	"	Travancore National Bank
Coimbatore	"	Coimbatore Union Bank.
		Head office
"	"	Coimbatore Town Bank.
		Head Office
"	"	Indian Bank
"	"	Indian Commercial Bank.
		Head Office
"	"	Imperial Bank of India
"	"	Nedungadi Bank
Comilla	Bengal	Bengal Oriental Bank. Head Office
Conjeeveram	Madras	Imperial Bank of India. Sub-Agency
Coondapoor	"	Canara Banking Corporation.
"	"	Canara Bank
Cooch Bihar	Bengal	Cooch Bihar Bank. Head Office
Coonoer	Madras	Calicut Bank

TOWN	PROVINCE	NAME OF BANK
Cranganore	Cochin State	Calicut Bank
Cuddalore	"	Imperial Bank of India
Cuddapah	"	Imperial Bank of India
Cuttack	Bihar & Orissa	Imperial Bank of India
Dabhoi	Baroda	Bank of Baroda
Dacca	Bengal	Bank of Dacca. Head Office
Dacca	Bengal	Imperial Bank of India
Daltanganj	Bihar and Orissa	Chota Nagpur Banking Association
Darbhanga	"	Darbhanga Bank. Head Office
"	"	Imperial Bank of India
Darjeeling	Bengal	Imperial Bank of India
Davangere	Mysore	Bank of Mysore
Dayalbagh	U. P.	Radhaswami General and Assurance Bank. Head Office
Dedaye	Burma	Dawsons Bank
Dehra Dun	U. P.	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Imperial Bank of India
Delhi	Delhi	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Bharat National Bank. Head Office
"	"	Central Bank of India
"	"	Chartered Bank of India, Australia and China
"	"	Crescent Bank of India Agency
"	"	Frontier Bank. Agency
" & (New)	"	Imperial Bank of India. Two branches
"	"	Lloyds Bank. Two branches
"	"	Lyallpur Bank. Agency
"	"	Mercantile Bank of India
"	"	Muslim Bank of India
"	"	National Bank of India
"	"	People's Bank of Northern India. Two branches

TOWN	PROVINCE	NAME OF BANK
Delhi	Delhi	Punjab National Bank
"	"	Thomas Cook and Son (Bankers.)
Dera Ghazi Khan	N. W. F.	Frontier Bank
"	"	People's Bank of Northern India
Dera Ismail Khan	"	Frontier Bank. Head Office and one branch
"	"	Lyallpur Bank
"	"	People's Bank of Northern India
"	"	Punjab National Bank
Devikulam	Madras	Travancore National Bank
Dhanbad	Bihar and Orissa	Chhota Nagpur Banking Association
"	"	Imperial Bank of India
Dharapuram	Madras	Karur Vyasya Bank
Dharwar	Bombay	Dharwar Bank. Head Office
Dhulia	"	Imperial Bank of India
Dibrugarh	Assam	Imperial Bank of India
Dindigul	Madras	Bank of Hindustan. Sub-office.
"	"	Karur Vyasya Bank
Dodballapur	Mysore	Davanga Bank. Agency
Dwarka	Baroda	Bank of Baroda
Edathau	Madras	Travancore People's Bank
Elore	"	Imperial Bank of India
Ernakulam	"	Nedungadi Bank
"	"	Travancore National Bank
"	"	Quilon Bank
Erode	"	Erode Bank. Head Office
"	"	Imperial Bank of India
"	"	Coimbatore Town Bank
Etawah	U. P.	Allahabad Bank
"	"	Imperial Bank of India
Farrukhabad	"	Imperial Bank of India
Ferozepore	"	Imperial Bank of India

TOWN	PROVINCE	NAME OF BANK
Ferozepore	U. P.	People's Bank of Northern India
"	"	Punjab National Bank
Fyzabad	"	Ajodhya Bank. Head Office
"	"	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Imperial Bank of India
"	"	Oudh Commercial Bank. Head Office
Gadag	Bombay	Dharwar Bank
Ganguli	Madras	Canara Bank
Gaya	Bihar and Orissa	Bank of Bihar
Gaya	Bihar and Orissa	Imperial Bank of India
Giridih	"	Chota Nagpur Banking Association
Goalpara	Assam	Rangpur Central Bank
Godhra	Bombay	Imperial Bank of India
Gojra	Punjab	Imperial Bank of India
"	"	The Central Bank of India
"	"	The Punjab and Sind Bank. Sub-office
"	"	Punjab National Bank
Gorakhpur	U. P.	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Central Bank of India
"	"	Muslim Bank of India
"	"	Mofussil Bank. Head Office
"	"	Punjab National Bank
Gudivada	Madras	Indian Bank. Sub-office
Gujarkhan	Punjab	Punjab and Kashmir Bank
Gujaranwala	"	Imperial Bank of India
"	"	People's Bank of Northern India
"	"	Punjab and Sind Bank
"	"	Punjab National Bank

TOWN	PROVINCE	NAME OF BANK
Gujarat	"	Lyallpur Bank
"	"	People's Bank of Northern India
Gulmarg	Kashmir	Lloyds Bank
Guntur	Madras	Imperial Bank of India
"	"	Indian Bank
Guruvayur	"	Calicut Bank
Gwalior	Gwalior State	Imperial Bank of India
Hafizabad	Punjab	Punjab National Bank
Hajiganj	Bengal	Bengal Traders' Bank. Head Office
Hapur	U. P.	Allahabad Bank
"	"	Byopar Sahayak Bank
"	"	Central Bank of India
Hardwar	"	Simla Banking & Industrial Co.
Harihar	Mysore	Bank of Mysore. Sub-branch
Hassan	"	Bank of Mysore
Hathras	U. P.	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Imperial Bank of India
"	"	Central Bank of India
Hazaribagh	Bihar and Orissa	Chota Nagpur Banking Association. Head Office
Hili (Bogra)	Bengal	Bogra Bankers and Planters' Corporation
Hoshiarpur	Punjab	Bari Doab Bank
"	"	People's Bank of Northern India
"	"	Punjab National Bank
"	"	Simla Banking Industrial Co.
Hoti Mardan	"	People's Bank of Northern India
Howrah	Bengal	Mercantile Bank of India
"	"	Imperial Bank of India
Hussainpur	"	Atharabari Paleesree Bank
Hubli	Bombay	Dharwar Bank
"	"	Imperial Bank of India

TOWN	PROVINCE	NAME OF BANK
Hyderabad (Deccan)	Hyderabad	Central Bank of India
"	"	Imperial Bank of India
" (Sind)	Sind	Imperial Bank of India
"	"	People's Bank of Northern India
"	"	Punjab National Bank
"	"	Central Bank of India
Indore	Central India	Imperial Bank of India
"	"	Bank of Indore. Head Office
Iswarganj	Bengal	Atharabari Paleesree Bank
Jagadhri	Punjab	People's Bank of Northern India
Jaipur	Jaipur State	Imperial Bank of India
Jalgaon	Bombay	Imperial Bank of India
Jalna	Hyderabad	Imperial Bank of India
Jalpaiguri	Bengal	Central Bank of India
"	"	Bengal Duars Bank. Head Office
"	"	Jalpaiguri National Bank. Head Office
"	"	Imperial Bank of India
"	"	Jalpaiguri Banking and Trading Corporation. Head Office
Jalpaiguri	Bengal	Jotedars' Banking and Trading Corporation. Head Office
"	"	Raikut Industrial Bank. Head Office
Jammu	Kashmir	Punjab National Bank
"	"	Bharat National Bank
"	"	Punjab and Kashmir Bank
Jamnagar	Kathiawar	Central Bank of India
Jamshedpur	Bihar and Orissa	Imperial Bank of India
Jaranwala	Punjab	Punjab and Sind Bank. Sub-office
"	"	Punjab National Bank

TOWN	PROVINCE	NAME OF BANK
Jessore	Bengal	Jessore United Bank. Head Office
Jhang-Maghiana	Punjab	Lyallpur Bank
"	"	People's Bank of Northern India
"	"	Punjab National Bank
Jhansi	U. P.	Allahabad Bank
"	"	Imperial Bank of India
"	"	Benares Bank. Agency
Jhelum	Punjab	People's Bank of Northern India
"	"	Punjab National Bank
"	"	Punjab and Kashmir Bank
Jodhpur	Jodhpur	Imperial Bank of India
Jubbulpore	State Central Provinces	Allahabad Bank
"	"	Bhargava Commercial Bank. Head Office
"	"	Imperial Bank of India
"	"	Benares Bank. Agency
"	"	Imperial Bank of India
Jullunder	Punjab	Imperial Bank of India
"	"	Muslim Bank of India
"	"	People's Bank of Northern India
"	"	Punjab National Bank
"	"	Punjab Co-operative Bank
Kadi	Baroda	Bank of Baroda
Kalol	"	Bank of Baroda
Kamakalu	Burma	Dawsons Bank
Kanadukathan,	Madras	Bank of Chettinad. Head Office
Kangyi	"	Dawsons Bank
Kapurthala	Punjab	People's Bank of Northern India
Karachi	Sind	Bank of Nanumal Naraindas & Co.
"	"	Benares Bank. Agency
"	"	Central Bank of India

TOWN	PROVINCE	NAME OF BANK
Karachi	Sind	Chartered Bank of India, Australia and China
"	"	Eastern Bank
"	"	Crescent Bank of India. Agency
"	"	Frontier Bank. Agency
"	"	Imperial Bank of India
"	"	Lloyds Bank
"	"	Lyallpur Bank. Agency
"	"	Mercantile Bank of India
"	"	National Bank of India
"	"	P. & O. Banking Corporation
"	"	People's Bank of Northern India
"	"	Punjab National Bank
"	"	Yokohama Specie Bank
Karkala	Madras	Canara Bank
Karjan	Baroda State	Bank of Baroda
Karnal	Punjab	People's Bank of Northern India.
Karur	Madras	Karur Vyasya Bank. Head Office
Kasaragod	"	Canara Bank
Kasur	Punjab	Imperial Bank of India
"	"	Punjab National Bank
Katha	Burma	Bank of Chettinad
Katni	Central Provinces	Imperial Bank of India
Kayankulam	Travancore	Quilon Bank
Khamgaon	Berar	Imperial Bank of India
Khandwa	Central Provinces	Imperial Bank of India
Khanewal	Punjab	Peoples' Bank of Northern India
Khoksa	Bengal	Bengal Commercial Bank. Head Office

TOWN	PROVINCE	NAME OF BANK
Kishorganj	Bengal	East Bengal Rural Bank. Head Office
Kohat	N. W. F.	Frontier Bank
"	"	People's Bank of Northern India
Kolar	Mysore	Bank of Mysore. Sub-branch
Konzaung	Burma	Bank of Chettinad
Kottakal	Madras	Kerala Bank. Head Office
Kottayam	Travancore	Kottayam Bank. Head Office
"	"	Travancore National Bank
"	"	Travancore Commercial Bank. Head Office
"	"	Travancore People's Bank
Kushtia	Bengal	Bengal Commercial Bank
Kuthuparamba	Madras	Tellicherry Bank
Kulitalai	"	Karur Vyasya Bank
Kumbakonam	"	Bank of Hindustan
"	"	Imperial Bank of India
"	"	Kumbakonam Bank. Head Office
"	"	Union Bank. Head Office
Kyaiklat	Burma	Bank of Chettinad
"	"	Dawsons Bank
Kyaukpadaung	"	Bank of Chettinad
Kyonmaguè	"	Bank of Chettinad
Kyonsok	"	Bank of Chettinad
Lahore	Punjab	Ajodhya Bank. Agency
"	"	Allahabad Bank
"	"	Bari Doab Bank. Head Office
"	"	Benares Bank. Agency
"	"	Central Bank of India. Two branches.
"	"	Crescent Bank of India Head Office and one branch
"	"	Frontier Bank
"	"	Lloyds Bank
"	"	Imperial Bank of India

TOWN	PROVINCE	NAME OF BANK
Lahore	Punjab	Lyallpur Bank. Agency
"	"	Muslim Bank of India Head Office and one branch
"	"	National Bank of India
"	"	People's Bank of Northern India. Head Office and two branches
"	"	Punjab and Sind Bank
"	"	Punjab Co-operative Bank Two branches
"	"	Punjab National Bank Head Office and one branch
"	"	Simla Banking & Industrial Co.
Larkana	Sind	Imperial Bank of India
"	"	People's Bank of Northern India
Latur	Hyderabad	The Central Bank of India
Lucknow	U. P.	Ajodhya Bank. Agency
"	"	Allahabad Bank Two branches and one city office
"	"	Benares Bank. Agency
"	"	Central Bank of India Ltd.
"	"	Imperial Bank of India
"	"	People's Bank of Northern India
Ludhiana	Punjab	Imperial Bank of India
"	"	People's Bank of Northern India
"	"	Punjab National Bank
"	"	Simla Banking & Industrial Co.
Lyallpur	"	Allahabad Bank
"	"	Central Bank of India
"	"	Colony Bank. Head Office
"	"	Imperial Bank of India
"	"	Lyallpur Bank. Head Office
"	"	People's Bank of Northern India
"	"	Punjab and Sind Bank
"	"	Punjab National Bank

TOWN	PROVINCE	NAME OF BANK
Lyalpur	Punjab	Punjab Zamindars' Bank. Head Office
Madaripur	Bengal	Madaripur Commercial Bank. Head Office
Madras	Madras	Agricultural Bank of India. Head Office
"	"	Bank of Hindustan. Head Office
"	"	Benares Bank. Agency
"	"	Calicut 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 3 branches
"	"	Mercantile Bank of India
"	"	National Bank of India
"	"	Nedungadi Bank
"	"	P. & O. Banking Corporation
"	"	Quilon Bank
"	"	Thos. Cook & Son (Bankers)
Madura	"	Bank of Hindustan
"	"	Imperial Bank of India
"	"	Indian Bank
"	"	South India Bank
"	"	Travancore National Bank
Magwe	Burma	Bank of Chettinad
Mandalay	Upper Burma	Imperial Bank of India
"	"	Bank of Chettinad
"	"	National Bank of India
Mandi-Bahad-Din	Punjab	Punjab and Kashmir Bank
Mangalore	Madras	Catholic Bank. Head Office
"	"	Canara Bank. Head Office
"	"	Canara Banking Corporation

TOWN	PROVINCE	NAME OF BANK
Mangalore	Madras	Imperial Bank of India
"	"	Nedungadi Bank
"	"	Pangal Naysak Bank
Mankada	"	Mankada Bank. Head Office
Mannargudi	"	Kumbakonam Bank
Margao	Goa	Banco Nacional Ultramarino
Maubin	Burma	Bank of Chettinad
"	"	Dawsons Bank
Masulipatam	Madras	Andhra Bank. Head Office
"	"	Imperial Bank of India
Maymyo	Burma	Bank of Upper Burma. Head Office
Meerut	U. P.	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Byopar Sahayak Bank. Head Office
"	"	Imperial Bank of India
"	"	Meerut Bank Co. Head Office
"	"	Punjab National Bank
Mehsana	Baroda	Bank of Baroda
Mianwali	Punjab	Lyallpur Bank
"	"	People's Bank of Northern India
Minbu	Burma	Bank of Chettinad
Minhla	"	Bank of Chettinad
Mirpur	Kashmir	People's Bank of Northern India
Mirzapur	U. P.	Imperial Bank of India
Moga	Punjab	Punjab National Bank
Montgomery	"	Imperial Bank of India
"	"	People's Bank of Northern India
"	"	Punjab National Bank
Moradabad	U. P.	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Imperial Bank of India
"	"	People's Bank of Northern India

TOWN	PROVINCE	NAME OF BANK
Mormugoa	Goa	Banco Nacional Ultramarina
Motihari	Bihar and Orissa	Bank of Behar
Moulmein	Lower Burma	Imperial Bank of India
"	"	Bank of Chettinad
Moulmein- gyum	Burma	Dawsons Bank
Mullasberry	Madras	Calicut Bank
Multan	Punjab	Frontier Bank. Agency
"	"	Imperial Bank of India
"	"	People's Bank of Northern India. 2 branches
"	"	Punjab National Bank
Mundakayam	Travancore	Travancore Commercial Bank
Murree	Punjab	Imperial Bank of India
"	"	Lloyds Bank
Mussooree	U. P.	Allahabad Bank
"	"	Imperial Bank of India
Muttra	"	Allahabad Bank
"	"	Imperial Bank of India
Muzaffargarh	Punjab	Lyallpur Bank
Muzaffarnagar	U. P.	Imperial Bank of India
Muzaffarpur	Bihar and Orissa	Benares Bank
"	"	Imperial Bank of India
Myingun	Burma	Bank of Chettinad
Myingyan	"	Bank of Chettinad
"	"	Imperial Bank of India
Myitchay	"	Bank of Chettinad
Mymensingh	Bengal	Bank of Dacca
"	"	Imperial Bank of India
Mysore	Mysore	Bank of Mysore
"	"	Devanga Bank. Agency
"	"	Hindu Bank. Head Office
"	"	Parajanidhi Bank. Head Office
Nadapuram	Madras	Tellicherry Bank
Nadiad	Bombay	Imperial Bank of India
Nagpur	C. P.	Allahabad Bank

TOWN	PROVINCE	NAME OF BANK
Nagpur	C. P.	Imperial Bank of India
Naini Tal	U. P.	Allahabad Bank
"	"	Benares Bank. Agency
"	"	Imperial Bank of India
"	"	Nainital Bank. Head Office and one branch
Nanded	Hyderabad	Imperial Bank of India. Sub-Agency
Nandyal	Madras	Imperial Bank of India
Naogaon	Bengal	Naogaon Town Bank. Head Office
Narsingunge	"	Imperial Bank of India
Narasaraopet	Madras	Indian Bank. Sub-Office
Narowal	Punjab	Punjab and Kashmir Bank
Nasik	Bombay	Imperial Bank of India
Nator (Rajshahi)	Bengal	Oriental Bank
"	"	Singra-Ranbaght. Industrial Bank Head Office
Navsari	Baroda	Bank of Baroda
Negapatam	Madras	Imperial Bank of India
Nellore	"	Imperial Bank of India
Noakhali	Bengal	Noakhali Nath Bank. Head Office
Nova Goa	Goa	Banco Nacional Ultramarine
Nowshera	N. W. F.	Imperial Bank of India
"	"	People's Bank of Northern India. Sub-Agency
Nyamti	Mysore	Bank of Mysore
Nyaungoo	Burma	Bank of Chettinad
Okara	Punjab	People's Bank of Northern India
"	"	Punjab National Bank
Okpo	Burma	Bank of Chettinad
Oorgaum	Mysore	Bank of Mysore
Ootacamund	Madras	Calicut Bank
"	"	Imperial Bank of India
Ottapalam	"	Nedungadi Bank

TOWN	PROVINCE	NAME OF BANK
Pabna	Bengal	Bengal Commercial Bank
Panchbibi	"	Panchbibi Industrial Bank
Pakokku	Burma	Bank of Chettinad
Palai	Travancore	Central Bank. Head Office
Palghat	Madras	Calicut Bank
"	"	Nedungadi Bank
"	"	Travancore People's Bank
Parbhani	Hyderabad	Imperial Bank of India. Sub-Agency
Patan	Baroda	Bank of Baroda
Patiala	Punjab	Punjab National Bank
Patna	Bihar and Orissa	Allahabad Bank
"	"	Bank of Behar. Head Office
"	"	Imperial Bank of India
Pattambi	Madras	Namboodiri Bank
Peelamedu	"	Peelamedu Radha Krishna Bank. Head Office
Peshawar	N. W. P.	Frontier Bank. Agency
"	"	Chartered Bank of India, Australia and China
"	"	Crescent Bank of India. Agency
"	"	Imperial Bank of India. One branch and one sub-agency
"	"	Muslim Bank of India
"	"	People's Bank of Northern India. Two branches
"	"	Punjab Co-operative Bank
"	"	Punjab National Bank. Two branches
Petlad	Baroda	Bank of Baroda
Phagwara (Kapurthala)	Punjab	People's Bank of Northern India
Pollachi	Madras	Nedungadi Bank
Ponkunaam	Travancore	Kamalodayam Bank
Poona	Bombay	Bank of India. Two branches

TOWN	PROVINCE	NAME OF BANK
Poona	Bombay	Imperial Bank of India. Two branches.
Porbander	Kathiawar	Imperial Bank of India
Puramattom	Travancore	Puramattom Bank. Head Office
Puranbazar (Tipperah)	Bergal	Puranbazar Bank. Head Office
Purnea	"	Imperial Bank of India
Purulia	Bihar and Orissa	Chota Nagpur Banking Association
Puttur	Madras	Canara Bank
Pwinbyn	Burma	Bank of Chettinad
Pyapon	"	Dawsons Bank. Head Office
Quetta	Baluchistan	Imperial Bank of India
"	"	People's Bank of Northern India
"	"	Punjab National Bank
Quilon	Travancore	Nedungadi Bank
"	"	Travancore National Bank
"	"	Quilon Bank. Head Office
Rai Bareilly	U. P.	Allahabad Bank
"	"	Benares Bank. Agency
Raichur	Hyderabad	Central Bank of India
Raipur	C. P.	Allahabad Bank
"	"	Imperial Bank of India
Rajahmundry	Madras	Imperial Bank of India
Rajshahi	Bengal	Rajshahi Banking and Trading Corporation. Head Office.
Ranchi	Bihar and Orissa	Chota Nagpur Banking Association
Rajkot	Kathiawar	Imperial Bank of India
"	"	Bank of India
"	"	Union Bank of India
Rangoon	Burma	Allahabad Bank
"	"	Bank of Chettinad
"	"	Burma Loan Bank. Head Office.

TOWN	PROVINCE	NAME OF BANK
Rangoon	Burma	Central Bank of India
"	"	Chartered Bank of India, Australia and China
"	"	Chinese Merited Banking Co. Head Office
"	"	Dawsons Bank
"	"	Hongkong and Shanghai Banking Corporation
"	"	Imperial Bank of India
"	"	Lloyds Bank
"	"	Mercantile Bank of India
"	"	National Bank of India
"	"	National City Bank of New York
"	"	Nederlandsche Handel- Maatschappij
"	"	Thomas Cook & Son (Bankers)
"	"	Yokohama Specie Bank
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"	"	Northern Bengal Industrial Bank. Head Office
"	"	Rangpur Central Bank. Head Office
"	"	Saidpur Commercial Bank. Head Office
"	"	Zamindars' Bank. Head Office
Rawalpindi	Punjab	Frontier Bank. Agency
"	"	Imperial Bank of India
"	"	Lloyds Bank
"	"	Lyallpur Bank. Agency
"	"	People's Bank of Northern India. Two branches
"	"	Punjab Co-operative Bank
"	"	Punjab National Bank
"	"	Punjab and Sind Bank. Two branches

TOWN	PROVINCE	NAME OF BANK
Rawalpindi	Punjab	Punjab and Kashmir Bank. Head Office
Rupar	"	Punjab Co-operative Bank
Sagar	Mysore	Bank of Mysore. Sub-Branch
Sagu	Burma	Bank of Chettinad
Saharanpur	U. P.	Benares Bank
"	"	Imperial Bank of India
Saidpur (Rangpur)	Bengal	Saidpur Commercial Bank. Head Office
Sailu	Hyderabad	The Central Bank of India
Sale	Burma	Bank of Chettinad
Salim	Madras	Imperial Bank of India
Salin	Burma	Bank of Chettinad
Sambar Lake	Rajputana	Central Bank of India
Sanawad	Central India	Bank of Indore
Sangla Hill	Punjab	Punjab National Bank
Sarghoda	"	Imperial Bank of India
"	"	People's Bank of Northern India
"	"	Central Bank of India
"	"	Punjab National Bank
Secundersabad	Hyderabad	Imperial Bank of India
" (Deccan)	"	Central Bank of India
Semeitkon	Burma	Bank of Chettinad
Serajgunge	Bengal	Imperial Bank of India
Shahjahanpur	U. P.	Allahabad Bank
Sheikhpura	Punjab	People's Bank of Northern India
"	"	Punjab National Bank
Shikarpur	Sind	People's Bank of Northern India
Shilloga	Assam	Assam Industrial Bank. Head Office
"	"	Imperial Bank of India
Shimoga	Mysore	Bank of Mysore
Shiyali	Madras	Indian Bank. Sub-Office
Sholapur	Bombay	Imperial Bank of India

TOWN	PROVINCE	NAME OF BANK
Sbolapur	Bombay	Industrial and Mortgage Loans. Head Office.
Shwebo	Burma	Bank of Chettinad
Shwegu	"	Bank of Chettinad
Sialkot	Punjab	Imperial Bank of India
"	"	Muslim Bank of India
"	"	People's Bank of Northern India
"	"	Punjab National Bank
Sidhpur	Baroda State	Bank of Baroda
Simla	Punjab	Benares Bank. Agency
"	"	Imperial Bank of India
"	"	Lloyds Bank
"	"	Mercantile Bank of India
"	"	Punjab National Bank
"	"	Simla Banking & Industrial Co. Head Office.
"	"	Thomas Cook and Son (Bankers)
Sinbyungyun	Burma	Bank of Chettinad
Singu	"	Bank of Chettinad
Sinhaing	"	Bank of Chettinad
Sitapur	U. P.	Allahabad Bank
"	"	Imperial Bank of India
Siwan	Bihar and Orissa	Bank of Behar
Srinagar	Kashmir	Imperial Bank of India
"	"	Lloyds Bank
"	"	Muslim Bank of India
"	"	Punjab National Bank
"	"	Punjab and Kashmir Bank
Sukkur	Sind	Imperial Bank of India
"	"	People's Bank of Northern India
"	"	Bank of Nanumal Naraindas & Co. Head Office.

TOWN	PROVINCE	NAME OF BANK
Surat	Bombay	Bank of Baroda
"	"	Imperial Bank of India. Two branches
"	"	Central Bank of India
"	"	Bank of India
Tandlianwalla	Punjab	People's Bank of Northern India
Tanjore	Madras	Merchants' Bank. Head Office
Tank	N. W. F.	Frontier Bank
Tavoy	Lower Burma	Chartered Bank of India, Australia and China
Tellicherry	Madras	Calicut Bank
"	"	Imperial Bank of India.
"	"	Nedungadi Bank
"	"	Tellicherry Bank. Head Office
Tenali	"	Indian Bank. Sub-Office
Tenkasi	"	Sengunthar Bank. Head Office
Tezpur	Assam	Tezpur Industrial Bank. Head Office
Thalavady	Madras	Travancore People's Bank. Head Office
Thodupuzha	Travancore	Hamlet Bank. Head Office
Tinnevelly	Madras	Imperial Bank of India
"	"	South India Bank. Head Office
"	"	Tinnevelly Bank. Head Office
Tipperra	Bengal	Bengal Traders' Bank. Head Office
Tiptur	Mysore	Bank of Mysore
Tirupur	Madras	Imperial Bank of India
Tirur	"	Nedungadi Bank
"	"	Tellicherry Bank
Tiruvalla	Travancore	Travancore National Bank. Head Office
"	"	Travancore Shree Vallabha Vilason Bank. Head Office
"	"	Tiruvals Bank. Head Office

TOWN	PROVINCE	NAME OF BANK
Tiruvarur	Madras	Union Bank
Tiruegapura	"	Namboodiri Bank. Head Office
Trichinopoly	"	Imperial Bank of India
"	"	Trichinopoly Hindu Savings Bank. Head Office
Trichur	"	Imperial Bank of India
"	"	Nedungadi Bank
Triplicane	"	Triplicane Fund. Head Office
Tripunittura	Cochin State	Travancore National Bank
Trivandrum	Travancore	Imperial Bank of India
"	"	Nedungadi Bank
"	"	Quilon Bank
"	"	Tiruvalla Bank
"	"	Travancore National Bank
"	"	Travancore Shree Vallabha Vilasom Bank
Tumkur	Mysore	Bank of Mysore
Tuticorin	Madras	Imperial Bank of India
"	"	Nadar Bank. Head Office
"	"	National Bank of India
"	"	South India Bank
Udipi	"	Pangal Nayak Bank. Head Office
"	"	Canara Bank
"	"	Canara Banking Corporation. Head Office
"	"	Udipi Bank. Head Office
Ujjain	Gwalior State	Imperial Bank of India
Unao	U. P.	Unao Commercial Bank. Head Office
Vellore	Madras	Imperial Bank of India
"	"	Vellore Mercantile Bank. Head Office
Vennikulam	Travancore	Travancore Popular Bank. Head Office

TOWN	PROVINCE	NAME OF BANK
Vennikulam	Travancore	Travancore Pioneer Bank. Head Office
Virangam	Bombay	Imperial Bank of India
Virudhunagar	Madras	Indian Bank. Sub-Office
"	"	Nadar Bank
Vizagapatam	"	Imperial Bank of India
Vizianagaram	"	Imperial Bank of India
Wardha	C. P.	Imperial Bank of India
Wazirabad	Punjab	People's Bank of Northern India
"	"	Punjab and Kashmir Bank
Woriyur	Madras	Woriyur Commercial Bank. Head Office
Yelegale	Burma	Bank of Chettinad
Yenangyaung	"	Bank of Chettinad
Yeotmal	Berar	Imperial Bank of India
Ye-u	Burma	Bank of Chettinad

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