TRAVANCORE

BANKING ENQUIRY COMMITTEE

REPORT

1930

Volume I

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APPENDIX I.

PROCEEDINGS OF THE GOVERNMENT OF HER HIGHNESS THE MAHA RANI REGENT, TRAVANCORE.

Read:—

1. Letter No. A 594|29, dated 29th May 1929, from the Agent to the Governor-General, Madras States.
2. Letter No. Fl. 662, dated 10th June 1929, to the President, Economic Development Board.
3. Letter No. 201|19|04, dated 17th July 1929, from the President, Economic Development Board.
4. Letter No. 594|29, dated 20th July 1929, from the Agent to the Governor-General, Madras States.
5. Letter No. Fl. 903, dated 22nd July 1929, to the Registrar of Joint Stock Companies in Travancore.
6. Letter No. Fl. 944, dated 29th July 1929, to the Registrar of Joint Stock Companies in Travancore.
7. Letter No. 924|29, dated 7th August 1929, from the Agent to the Governor-General, Madras States.
8. Letter No. 594|29, dated 13th August 1929, from the Agent to the Governor-General, Madras States.
9. Letter No. Fl. 1104, dated 19th August 1929, to the Registrar of Joint Stock Companies in Travancore.
10. Letter No. 924|24, dated 21st August 1929, from the Agent to the Governor-General, Madras States.
11. Docket No. Fl. 1122, dated 22nd August 1929, to the Registrar of Joint Stock Companies in Travancore.
12. Docket No. Fl. 1179|183 of 29, dated 22nd August 1929, to the Registrar of Joint Stock Companies in Travancore.
13. Letter No. 1512, dated 2nd September 1929, from the Registrar of Joint Stock Companies in Travancore.
14. Letter No. Fl. 1253|183 of 29, dated 6th September 1929, to the Registrar of Co-operative Societies in Travancore.
15. Letter No. 1182, dated 28th September 1929, from the Registrar of Co-operative Societies in Travancore.
16. Letter No. 924|29, dated 5th October 1929, from the Agent to the Governor-General, Madras States.
17. Letter No. 924|29, dated 5th November 1929, from the Agent to the Governor-General, Madras States.

The correspondence read above deals with the question of enquiry into the existing conditions of banking in India. In British India, a Central Committee and Provincial Committees have been appointed to conduct the enquiry and make recommendations to the Government in regard to the expansion of both indigenous and joint stock banking with special reference to the needs of agriculture, commerce and industry. It was suggested to the Government of India that a committee representing such Indian States as may wish to be associated with the banking enquiry might be appointed to confer with the Central Committee. The Government of India however consider it preferable that such States should first take steps to prepare an accurate account of the banking conditions in their territories and of the defects, if any, which require to be remedied and that this could best be arranged for by the States themselves appointing committees of their own on the lines of the Provincial Committees in British India.

2. The Economic Development Board and the Registrars of Joint Stock Companies and Co-operative Societies who were consulted in the matter have recommended the constitution of a Banking Enquiry Committee for Travancore also.

ORDER THEREON No. Fl. 1735, DATED TRIVANDRUM THE 9TH DECEMBER 1929.

Government consider it desirable to conduct an enquiry into the conditions of banking in the State and to appoint a committee for the purpose.

2. A Banking Enquiry Committee for Travancore will accordingly be constituted with the following personnel:—

President.— Mr. R. Vaidyalingom Pillai, B. A. & B. L., Registrar of Co-operative Societies in Travancore.

Members.— Mr. I. C. Chacko, B. A., Director of Industries in Travancore.

Mr. R. Nilacanta Pillai, B. A. & B. L., (Acting Chief Account Officer and Financial Secretary to Government) Manager, State-aided Bank of Travancore Ltd., Alleppey.

Mr. C. P. Matthen, B. A. & B. L., Managing Director, the Quilon Bank Ltd., Quilon.

Mr. S. Ganapathi Pillai, Hundi Merchant, Trivandrum.

Mr. K. C. Karunakaran B. A., B. Com., (Member, Legislative Council) Alleppey.

Mr. S. Piraviperumal Pillai, (Member, Legislative Council) Trivandrum.

Mr. S. Krishna Aiyar, B. A. & B. L., High Court Vakil, Kottayam.

Mr. H. Smith of Messrs. Aspinwall & Co., Ltd., Alleppey, (Nominated by the Travancore Chamber of Commerce).

3. There will be a Secretary on a salary not exceeding Rs. 125 per mensem who will not be a member of the Committee.

4. The main subjects of enquiry will be as indicated in the Memorandum accompanying Government of India Finance Department letter to all Provincial Governments, No. F. 2 (XII) F/29 dated, 3rd April 1929.

5. The Committee will commence work immediately and submit its report to Government on or before the 15th March 1930.

6. The President is requested to specify the staff that would be necessary and also the funds required. He will also propose a suitable person for appointment as Secretary to the Committee.

(By order)

(Sd.) S. VENKATARAMANA IYER,
Ag. *Financial Secretary to Government.*

APPENDIX II.

QUESTIONNAIRE.

I. Agricultural credit and credit facilities for small industries.

1. (i) Describe the present system by which the agriculturist in your taluk or division (Revenue) obtains finance—

(a) towards expenses for cultivation,

(b) for capital and permanent improvements, and

(c) for other special needs, *e. g.*, failure of monsoon, for land revenue, *pattam, Jenmi michavaram, etc.*

(ii) What are the rates of interest charged in your locality in respect of advances, the period for which loans are taken, the nature of the security given and accepted (*e. g.*, standing crops, etc.) and other conditions attaching to the grant of such loans?

(iii) What in your estimate are the percentages of secured and unsecured loans for (a) agriculture and (b) other purposes, in your part of the country?

(iv) Describe the part played in agricultural finance by Government, the Imperial Bank of India, the joint stock banks, the co-operative banks and co-operative societies, the indigenous banks and bankers, professional money-lenders, merchants and dealers, and other persons or organisations giving credit (*e. g.*, companies trading in fertilizers, etc.).

(N. B. 'Money' includes grain, seed and other articles necessary for agricultural purposes.)

(v) Can you give an estimate of the total amount of capital required for the various purposes stated above for your taluk or division?

(vi) State defects, if any, in the present system and the reasons for the existence of such defects? Do you suggest any remedies?

(vii) Is there co-ordination among the various credit agencies including Government and is there scope for improvement in that direction?

2. (i) Describe the present methods of marketing principal crops in your locality, taluk or division, by the cultivator.

(ii) Is he unable to hold up his crop for a better price? If so, for what reasons?

(iii) What in your opinion are the possibilities of forming pools and of co-operative effort generally in marketing produce?

(iv) Are there any co-operative sale societies in your locality? How are they constituted? Are they linked to any central organisation? How are they financed at present? Do they experience any difficulty in obtaining sufficient funds. If so, what remedies do you suggest?

(v) Describe the credit facilities required for the financing of products during marketing, and the facilities actually existing?

(vi) In regard to such facilities, is there any special difference as between internal trade and foreign trade?

(vii) What is the part played by the different classes of banks and bankers and merchants and dealers in the financing of—

(*a*) the export trade from the village to the ports, and

(*b*) the import trade from these ports to the distributing centres and ultimately to the consumer?

Explanation.—'Port' includes the main centres of export or import either by land or water.

(viii) What are the terms on which the financing of trade during the above stages is done? Are any difficulties experienced in connection with the above financing and have you any suggestions to make for removing those difficulties and for improving in any way the existing financial facilities available for the movement of exportable and imported articles?

(ix) It has been suggested that the grower of produce does not get the full value for his produce on account of the speculative buying and selling activities of firms and companies who deal in the export trade and on account of the control of prices by these and other bodies. What are your views on this suggestion? Please supplement your views by any facts and figures within your knowledge. Have you any observations to make with a view to ensure a better return to the growers of produce?

(x) Have you any reason to think that the lack of banking facilities to persons engaged in the movement of the principal crops of your locality, such as cocoanut, copra, pepper, ginger, etc., is due to causes other than the borrowers' lack of credit, *e. g.*, any position of monopoly which the buyers might enjoy, or to any other cause or causes?

(xi) What are the existing facilities available to the public, including banks and bankers, for internal remittance?

(xii) State any defects in the existing system and any suggestions for improvement.

(xiii) Describe the part played by negotiable instruments in the internal trade of the State.

(xiv) Have you any suggestions to make for the more extensive use of bills, *e. g.*, by reduction of stamp duty on bills?

(xv) What are the different classes of hundis current in this State? What are the peculiarities of each?

(xvi) Will the introduction of standardised forms on stamp paper facilitate the use of hundis?

(xvii) Have you any suggestions for the amendment of the Negotiable Instruments Regulation, II of 1075, by which the public and the bankers handling hundis might be better protected or benefited? Have you any further suggestions to make in the matter of amending the Regulation?

(xviii) Are hundis emanating from your locality discounted in your local centre or are they sent to any other centre and discounted there, or are they held by middlemen, merchants, commission agents or banks?

(xix) Are there any facilities for re-discounting hundis in your locality? If not, can you suggest means for the introduction of such facilities?

(xx) What different kinds of instruments of ownership of goods and produce (*e. g.*, railway receipts) and documents are employed for raising money during the process of marketing?

(xxi) Are any difficulties experienced in the use of these instruments and have you any suggestions to make with a view to removing those difficulties ?

(xxii) What in your opinion are the possibilities of operating licensed warehouses either on the lines of the system which exists in the United States of America or otherwise ?

(xxiii) Do you think there is any need for Government assistance in the matter ?

3. (i) In your locality what is the value of land per acre for different kinds of crops ?

(ii) What are the factors affecting such value? In your reply please distinguish between—

(*a*) value of land in Government auction for non-payment of revenue,

(*b*) value of land in the event of sale by court decree, and

(*c*) value of land in purchase by private negotiation.

4. (1) To what extent do the smallness and fragmentation of the agricultural holdings stand in the way of establishing long-term credit institutions ?

(2) (i) Are there any land mortgage banks or agricultural banks in the State or any other banks for the provision of long-term credit ?

(ii) State what you know of their method of work and of raising capital.

(iii) If no such institution exists in the State, suggest the lines on which such institutions could be established and worked to the advantage of the landholders and tenants of your locality.

(iv) Do you suggest any measures for—

(*a*) improvement in the record of rights and title of ownership so as to simplify reference, and to avoid possibility of disputes and counter-claims by parties other than those who are the clients of the bank ;

(*b*) foreclosure or the simplification of the process of sale by the mortgagee banks in the event of non-payment ;

(*c*) introduction of the system of Equitable Mortgages in the important towns and centres of trade on the lines of mortgages obtaining in Presidency towns in British India;

(*d*) reduction of cost of reference to the record of rights and of registration of records and of the process at law so as to reduce the burden on the good constituents of the bank in respect of charges incurred on account of defaulters ; and

(*e*) registration of attachments before and after decree, and for enabling the holder of a charge or mortgage on property to notify the Tahsildar of the taluk thereby making it obligatory on the Tahsildar to issue a demand notice to such holder for payment of any dues recoverable under the Revenue Recovery Regulation on account of non-payment by the *pattadar* ?

(v) Should the working capital of the proposed land mortgage bank be derived largely from—

(*a*) deposits,

(*b*) funds from central institutions, or

(*c*) debenture bonds ?

(vi) Should debenture bonds carry any Government guaranteè either for principal or interest or for both?

(vii) If so, what measure would you suggest to secure Government against loss?

(viii) On what terms should agricultural mortgage banks raise moneys under each of the above-mentioned heads, with or without Government guarantee, and on what terms should they lend out money so as to cover their expenses?

(ix) Do you consider that the debentures to be issued by the proposed land mortgage bank should be included in the list of trustee securities?

(x) Have you any suggestion for the co-ordination of the administration of loans under the Land Improvement and Agricultural Loans Regulation, IX of 1094, with the land mortgage bank under consideration?

(xi) Please state any other suggestion for the adequate provision of long-term credit against sound security.

5. In order to devise measures for the increase of credit facilities to the agricultural classes, it is necessary to reach an estimate as accurate as possible of the existing indebtedness of these classes.

(i) Can you give any such estimate for a village, taluk, division or the whole State?

(ii) In what manner can such an estimate be obtained with reasonable accuracy?

(iii) In such an estimate please distinguish between—

(a) the amount of debt with land as security which is in the form of a registered mortgage, and

(b) the amount of debt which is incurred against any other assets such as house-property, ornaments, crops and produce, or debt which is given on the general security of all the assets without a specific pledge.

(iv) Please state, wherever possible, the purposes for which the debt was incurred, such as

(a) the repayment of earlier debts,
(b) marriage and other social occasions,
(c) famine and other kinds of distress,
(d) payment of land revenue, *pattam*, *jenmi michavaram*, etc.,
(e) growth of the debt by compound interest, interest not having been paid,
(f) seeds and manure,
(g) improved agricultural implements,
(h) other agricultural purposes,
(i) education of children, and
(j) litigation.

(v) Please indicate also to whom this debt is largely due and whether the creditors are Government, banks, co-operative societies, or indigenous bankers and money-lenders, professional or otherwise.

(vi) Is agricultural indebtedness in your locality increasing or decreasing? What do you consider are the effects of chitties on agricultural indebtedness? If you consider that chitties increase agricultural indebtedness, what remedial measures would you suggest?

(vii) How far are the needs of the agriculturists of your part of the country met at present by the Land Improvement and Agricultural Loans Regulation?

(viii) Can you suggest any measures for rendering the operation of this Regulation more useful?

(ix) Do you think that the agricultural loans advanced by the State are used for *bona fide* agricultural purposes? If not, have you any suggestions for restricting the operation of such loans to strictly agricultural or land improvement purposes?

(x) Can you give some concrete instances of usurious rates of interest, heavy accumulation of debts and prolonged duration of a loan, in cash or in kind?

(xi) How do the provisions about maximum interest, compound interest, enforcement of payment of interest up to half the principal and other provisions about interest in Regulations I and IV of 1010, and VIII of 1100 work in respect of getting easy loans and repayment or realisation of such loans?

(xii) Do the provisions serve the purpose for which they are intended? Do you suggest any improvements or amendments to the provisions embodied in the Regulations?

(xiii) Is there any standard rate of interest followed by courts for (*a*) unsecured and (*b*) secured loans in applying the Regulations?

(xiv) Are the provisions being evaded by the taking of a bond for a larger amount than that is actually advanced to the debtor or in any other way?

(xv) What practical proposals would you make so that the ryots can get loans of seeds and paddy for their needs in normal times and can easily pay off such loans?

(xvi) What is the prevalent rate of interest of paddy loan in your locality?

(xvii) State what you know of the rates of interest charged, the methods used for calculating it and for enforcing the payment of the debt.

(xviii) Do you think a large number of people who are efficient farmers are being turned into tenants for a period or tenants-at-will through the process of the enforcement of the old debts and landed property passing on into the hands of creditors?

(xix) If this process is going on, does it take away from the actual cultivator the incentive to produce more and in an efficient and better manner?

6. (i) Give some idea of the number of small subsidiary industries, allied or supplemental to agriculture, existing in your locality, such as rice milling, dairy farming, molasses and jaggery making, garden produce, sugar refineries, hand-spinning and hand-weaving, coir, soap-making, basket-making, pottery, lace-making, wicker-works, screwpine mats and matting and poultry.

(ii) Can you suggest methods by which any such industries could be encouraged and by which the producer might be enabled to get a better return for his produce?

(iii) Can you suggest any enterprises which may give employment to the farmer during seasons when he cannot make full use of his time on his farm and thus enable him to supplement his income and to raise his standard of living?

(iv) What would be the best method of securing working capital for such enterprises?

(v) What financial machinery do you suggest for this purpose?

6. A. (i) How are small industries which are neither supplemental to nor connected with agriculture, financed at present in respect of their (a) fixed and (b) circulating capital ?

(ii) Can you suggest any measures for providing better financial facilities for such industries ?

6. B. (i) What are the facilities existing in your locality for obtaining oans by people who are not agriculturists, e. g., day-labourers, fishermen, small traders, service holders and middle-class gentlemen generally.

(ii) What are the purposes for which they generally borrow and at what rate of interest ? State the difference in the rate of interest in the case of secured and unsecured loans.

(iii) In what way are the Government, the co-operative banks, the joint stock banks and the indigenous bankers helping them now, and what steps do you suggest to give them better financial facilities ?

(iv) Is the indebtedness among these classes generally on the increase or decrease ?

7. (i) State what you know of the relations that exist between the co-operative banks and the other banks in the country, namely, the Imperial Bank of India, the joint stock banks and the indigenous banks.

(ii) Describe any existing difficulties in the matter of finance in the case of co-operative societies both in regard to short and long-term capital.

(iii) Can you give an estimate of the amount of extra capital required for financing co-operative movement in your locality ?

(iv) Is there any competition in your locality between the co-operative banks and joint stock banks ?

(v) If so, to what extent and in what direction ?

(vi) Have you any views regarding the possibility and desirability of granting financial concessions in order to stimulate the growth of the co-operative movement (e. g. by extension of special exemption from income tax and profession tax to genuine co-operative societies, inclusion of debentures issued by the co-operative bank in the list of trustee securities, reduction of fees on money remitted through Anchal offices) ?

7. A. (i) Is it desirable that the Co-operative Central Bank should be permitted to grant loans to individual members and depositors ?

(ii) Is it desirable to enlarge the scope for the investment of funds of co-operative societies and to relax the restrictions contained in Section 31 of the Co-operative Societies Regulation, X of 1089 ?

(iii) Would you advocate free interlending of funds between co-operative societies and joint stock banks, including loan concerns ?

(iv) What are the relations between them and what assistance do they render to each other ?

(v) How far is the Co-operative Central Bank in a position to undertake such banking business as remittances of money from one place to another, without infringing in any way the provisions of the Co-operative Societies Regulation ?

7. B. (i) What has been the effect of the establishment of co-operative societies in rural areas on the prevailing rates of interest on secured and unsecured loans to agriculturists in your locality ?

(ii) To what extent are co-operative credit societies replacing professional money-lenders of your locality ? If possible, give some concrete instances.

(iii) What are the factors that operate against the rapid spread of co-operative banks in rural areas ?

I A.—Loan Concerns and Joint Stock Banks in the mofussil.

1. What are the loan concerns or banks (other than co-operative credit societies) in your locality and the State ?

2. What are the relative proportions of the different items of the working funds of such institutions, *e. g.*—

(*a*) paid-up capital,
(*b*) reserve fund,
(*c*) short term deposits (*i. e.* money at call or at short notice not exceeding one month),
(*d*) intermediate deposits (repayable within two years), and
(*e*) long term deposits (not repayable till after two years) ?

3. (i) What are the rates of interest allowed on different classes of deposits ?

(ii) What is the longest period for which deposits are accepted ?

4. What are the proportions of the total funds invested—

(*a*) Government and other marketable securities,
(*b*) loans against immovable properties (such as land and buildings),
(*c*) advances to industrial concerns,
(*d*) loans on personal security (such as simple promissory notes),
(*e*) jewellery, and
(*f*) goods (either directly, or indirectly in the form of documents of title such as railway receipt or bill of lading) ?

5. (i) What are the different periods for which loans are granted, their purposes and the respective rates of interest ?

(ii) Is compound interest charged and, if so, what is the practice with regard to the levy of such interest ?

(iii) Is any interest deducted in advance at the time of granting loans ?

(iv) Are the loans given for a fixed period ? If so, are any steps taken when they become overdue ?

6. (i) Do these institutions lend money to agriculturists ? If so, under what circumstances ?

(ii) Do you think that they can serve the interests of agriculturists better than any other agency ?

7. (i) Is any business other than banking undertaken by these institutions ? If so, what proportion of their total resources is so employed, *e. g.* chitty ?

(ii) What are the difficulties which stand in the way of their doing ordinary commercial banking ?

8. (i) What portion of the profits is utilised in building up a reserve fund, and how is such fund invested ?

(ii) What are the rates of dividend paid during the last five years ?

9. (i) Describe the present method of their keeping accounts.

(ii) Do you think that uniform system of accounting and balance sheets should be prescribed for all ?

10. What is your opinion regarding such banks being federated into a central banking institution ?

11. Can you suggest means by which loan concerns can take a bigger share in financing trade and agriculture ?

12. How many small joint stock banks are there in your locality? (By 'small' banks are meant banks with a paid-up capital of less than Rs. 25,000). What are the rates of interest, discount and commission charged by these banks ? How do these banks secure capital for operation ?

13. (i) Do deposits get scattered on account of the existence of a large number of these banks ?

(ii) How do such banks affect the general indebtedness ?

(iii) Do such banks take promissory notes or bills in place of cash against shares ?

(iv) Do such banks finance agriculture, trade or any particular profession or occupation ?

(v) Are such banks beneficial to the public or the locality in which they operate?

(vi) What are the classes of people served by such banks ?

14. (a) What are the general defects in the working of the joint stock banks, both big and small ? Does the starting of chitties by banks, immediately after their formation, affect the working of the banks in the long run ?

(b) Are the following provisions generally found in the Articles of Association of various banks conducive to their well-being, *viz.*, (i) Provision of special dividends to promoters of banks, so long as the banks continue to exist, although the necessity for the same, if any, is long past ; (ii) Irremovability of the important office-holders of the banks except under practically impossible conditions such as votes of three-forths or two-thirds majority, etc. ?

(c) If the defects are to be removed, what measures do you suggest for the same in respect of existing and future banks ?

II. Indigenous Banking.

(NOTE.—By 'indigenous banks' are meant all banks and bankers other than the Imperial Bank of India, the Exchange Bank, joint stock banks and co-operative banks. It includes any individual or private firm, whether receiving deposits or not, and dealing in hundis or lending money.)

1. State what you know of the functions of the indigenous bank or banker in your locality or in the State enumerating all kinds of business the bank or banker transacts.

2. How and to what extent does an indigenous bank or banker in your locality or the State assist in financing agriculture trade and industry ?

3. State what you know of the organisation of the indigenous banking system in your locality or in the State with regard to—

(a) the amount of capital invested,

(b) the volume of their business,

(c) their expenses, and

(d) the relations between one indigenous bank and another, between indigenous banks and other banks in the country, *viz.*, the Imperial Bank of India, the joint stock banks and the co-operative banks.

4. State what you know of the various forms of hundis and other credit instruments used by the indigenous banks and bankers and the extent of their use. Give sample copies of any of the hundis, promissory notes, deposit receipts, etc., used in your locality.

5. (i) State what you know of the indigenous bankers methods of granting loans and allowing cash credits and the terms and nature of these loans and cash credits.

(ii) What are the means by which the indigenous banks and bankers provide themselves with funds to meet their demands?

(iii) What are the rates of interest allowed on various kinds of deposits received by them?

(iv) Do the indigenous bankers get sufficient facilities for re-discounting hundis with the Imperial Bank or with joint stock banks, if any?

(v) Can you suggest measures for increasing such facilities?

6. (i) What are the rates of interest, either in money or in kind, which the agricultural community has to pay at present to the indigenous banker?

(ii) In what manner do you suggest these rates could be brought down by better organisation?

(iii) Would the reduction of such rates confer great benefit on the agricultural community and increase its resources thereby leading either to an improvement in the standard of living or enabling them to spend more on agricultural improvements, better agricultural implements, etc.?

7. (i) Is there a prejudice in your locality against the indigenous bankers?

(ii) Are these bankers sufficiently protected in law?

(iii) Is there any legal or other facility which can be extended to them?

(iv) Are the dealings of such class of bankers with their clientele conducted on sound lines?

(v) If not, indicate the existing defects, making suggestions for remedying them.

8. (i) Would you suggest any means of making this class of bankers more serviceable to the community?

(ii) Could you suggest any means by which the indigenous banking system could be improved and consolidated?

(iii) Do you recommend any special facilities to be given to this class for this purpose?

(iv) What do you think would be the attitude of the indigenous banking community towards the introduction of any measures for regulating their operations and for publicity to the same?

9. After making allowance for the legal expenses, management charges, losses through default, etc., can you give an idea of the net return to the indigenous banks and bankers on their capital?

10. Please state whether the indigenous banks and bankers are able to meet all demands for accommodation or whether they are obliged to refuse any, either on account of the unacceptable nature of the security offered or owing to insufficiency of their working capital?

11. (i) How in your opinion should the indigenous banking system be linked with the general money-market and provincial capitals in India?

(ii) Would you suggest the establishment of a branch of a joint stock bank or a branch of a Central Reserve Bank, or a local bank with local directorate, in each centre with which the indigenous banking system may be connected?

(iii) In what manner could such a bank inspire the confidence of the indigenous bankers and be able to utilise the local knowledge and experience of the latter?

(iv) How is the competition of such a bank with the indigenous bankers to be avoided?

12. (i) Do you think there is a large amount of money in the centres in the hands of indigenous bankers which does not find employment throughout the year?

(ii) Do you think that owing to this cause any large amount of money is flowing from the rural to urban centres either for long or for short periods?

(iii) Do you think any kind of improvement in the organisation of lending or borrowing can be made by which these funds, instead of flowing from the rural to urban centres, would find remunerative employment in the rural areas and thereby benefit the rural areas?

III. Investment habit and attraction of capital.

1. (i) What are the means or institutions in existence for encouraging savings and investment habit?

(ii) Are the public provided with full facilities for the investment of their savings?

(iii) Can the existing facilities be improved in any way or extended in the smaller interior places?

(iv) Can you give any useful information in regard to the habits of the people of Travancore to invest in silver and gold?

2. (i) Are Postal Cash Certificates popular in your locality and can any steps be taken to increase their popularity?

(ii) Do present interest rates of Cash Certificates require revision and do existing terms of issue in any way need change?

(iii) Do savings banks, Postal and Anchal, afford all possible facilities to the public?

(iv) What classes of population resort to such forms of investment?

(v) Can anything be done to attract other classes?

(vi) Have you anything to say regarding the alleged competition of Government with banking institutions and bankers in regard to deposits by their attractive rates, etc.?

3. (i) State the existing facilities for purchase and sale of Travancore and British Indian Government securities afforded by Government, the Imperial Bank of India and other banks. Are you in favour of granting any special facilities to the small agriculturists and the small investors of the country to take up some form of British Indian securities? If so, state what special facilities you recommend?

(ii) Do you consider that we have a sufficient number of Travancore Government Promissory Notes available for sale? If not, what measures do you suggest for increasing their number and making them readily available even though the Travancore Government might not be raising another loan in the near future?

(iii) State the existing facilities for purchase and sale of securities other than Government securities afforded by the various financial agencies. What measures do you suggest for improvement?

(iv) Can you indicate clearly the habits of various groups of people in your locality with reference to moneys which come into their hands by sale of produce or through any other cause. Where do they keep this money and for what purposes and in what manner do they use it?

(v) Do the farmers lend to fellow agriculturists and on what terms? How do they invest surplus money in a prosperous year? Give any information you can regarding the amount, growth and distribution of capital among the indigenous population.

4. (i) State what you know about the growth of cheque-habit.

(ii) What has been the effect of the abolition of stamp duty on cheques?

(iii) What classes of population use cheques? Have you any suggestions to make for further promoting the cheque-habit (*e.g.* payment of Government servants and bank employees above Rs. 100 by cheques)?

(iv) Have you any suggestions to make regarding the use of vernacular scripts in banking?

5. (i) Do you consider that the banking and investment habit in Travancore is of very slow growth?

(ii) If so, to what causes do you attribute it?

(iii) Have you any suggestions to make regarding the various possible means of educating the people of the country to invest their savings in productive undertakings?

(iv) As far as you know, what has been the result of the opening of new branches in recent years by the Imperial Bank of India?

IV. Industrial Banks and credit facilities for main Industries in Travancore.

1. (1) State with reference to the following industries, the credit facilities required with special reference to (*a*) fixed capital expenditure or block, and (*b*) the current requirements or floating capital :—

(i) manufacture of coir fibre and yarn; (ii) manufacture of coir mats and mattings; (iii) conversion of cocoanut into copra; (iv) cocoanut and lemongrass oil industries; (v) manufacture of tiles and terra cotta wares; (vi) palmyra fibre industry; (vii) preparation and manufacture of jaggery, molasses and sugar; (viii) manufacture of paper; (ix) manufacture of matches; (x) rubber crepe soles and soling; and (xi) any other industry.

(2) State also how far in your opinion these requirements are met by various types of banks and bankers and how far the present facilities of financing fall short of the actual requirements.

(3) Have you any concrete proposals for improving the existing conditions? Do you consider that any amendment to the existing tariff value or duty will improve the position of any of the existing industries of the State?

2. Different methods of financing and different classes of paper or documents are used in industries in connection with production, import and export. In some cases, it is the buyer who finds the money himself or through his banker; in other cases, it is the seller who finds the money for himself or through his banker; and in others it is the middleman, merchant,

or commission agent who does this. Describe any prevailing trade or business practices relative to these which have come under your observation and suggest any improvements in the present organisation which, in your opinion, will benefit the different classes of producers and merchants or the community at large.

3. (i) Give particulars of the rates of interest which are charged at present on loans and advances and also of the different classes of securities which are approved by banks, financial houses and commission agents.

(ii) Indicate any difficulties experienced on account of lack of credit facilities or on account of high interest or discount rates or on any other account and suggest remedies therefor.

4. (i) If in your opinion banks in Travancore have not financed industries, large or small, freely, to what causes do you attribute their reluctance? Do you think financing of industries is possible by banks as they exist at present and by their present methods?

(ii) If not, do you suggest the establishment of any other machinery?

(iii) Do you think the purpose could be served by suitable amendment to the constitution and scope of the State-aided Bank of Travancore Ltd.? If so, state your suggestions.

(iv) Are you in favour of trade banks, *i. e.*, banks which specialise in dealing with special trades?

(v) Do you favour the establishment of an industrial bank in the State?

(vi) If so, what constitution would you suggest for such a bank?

(vii) What are the facilities which in your opinion should be given to such a bank, either by Government or any other agency?

(viii) Would you suggest any restrictions on the grant of loans by such a bank in order to secure reasonable safety for the bank while providing finance for industries?

V. Financing of Foreign Trade.

1. (i) Would you state, with reference to any trade that you have had an opportunity to observe, the credit facilities which are required and to what extent banks supplying these facilities fulfil the present requirements?

(ii) In your opinion, is there any class of merchants who are unable to secure all the assistance they need either in Travancore or outside, and if so, could you give any reasons for the state of affairs.

(iii) What remedies do you suggest?

2 (i) What are the credit instruments in use with regard to foreign trade?

(ii) In what conditions is credit available against these documents and in what conditions is clean credit available? What are the rates charged by the banks?

(iii) Are there any seasonal fluctuations in these rates?

(iv) What are the facilities existing at present in the export trade for discounting export bills?

(v) Are there any restrictions that you have to complain of?

(vi) Have you any remarks to make with regard to the exchange rates which are charged for the conversion of rupee into sterling or other foreign currencies and *vice versa* or for the remittance of funds to and fro?

3. (i) Have you any suggestions to make with regard to—

(*a*) the establishment of bonded warehouses, (*b*) the existing practice of warehousing goods in principal trade centres,

(*c*) the practice of banks releasing goods on trust receipts, or

(*d*) any other methods in vogue for the convenience and facility of merchants engaged in the import and export trade?

(ii) Do the interest of the traders and the public suffer in any way through any defects in the present organisation, and have you any suggestions for its improvement?

(iii) Have you any concrete suggestions to make in improving foreign trade?

(iv) Do you think that the absence of an exchange bank in Travancore is in any way prejudicial to the export and import trade of the country? If so, do you think it necessary to invite a wellestablished exchange bank to open a branch at Alleppey?

VI. Regulation of Banking.

1. (i) Are you in favour of audit and examination of bank accounts by examiners, over and above statutory audit and examination?

(ii) If so, how should these examiners be appointed and by whom?

(iii) What should be the duties of such examiners? What should be their qualifications and how should their cost be met?

2. Are you in favour of any kind of restrictions being imposed on the business of all banks?

3. (i) In your opinion, is it desirable that the use of the word 'Bank' should be restricted, and, if so, what restrictions do you suggest?

(ii) Also state whether you suggest any additional provisions for special application to (*a*) a private firm in Travancore doing banking business, (*b*) a branch of a firm, whose head office is located outside Travancore doing banking business in Travancore, and (*c*) a branch of a company whose head office is located outside Travancore doing banking business in Travancore.

(iii) Through what agency and in what manner would you have these provisions enforced?

4. Are you in favour of defining, by legislation or otherwise, the sphere of operations of any class of banks, *e. g.*, co-operative banks, joint stock banks, etc.?

5. Do you think that foreign banks should not be allowed to do banking business in Travancore unless they received a license? What authority, in your opinion, should have the power to issue, renew and cancel such licenses? What regulations should, in your opinion, be prescribed for governing the operations of such a foreign bank?

6. A bank which is a limited liability company registered in Travancore is at present governed by the Companies Regulation, I of 1092, in Travancore.

(i) Do you consider that position satisfactory?

(ii) If not, what additional provisions for special applications to such banks would you suggest, particularly with reference to (*a*) authorised and subscribed capital, (*b*) capital that should be paid up before business is started, (*c*) provision of reserves, (*d*) proportion of cash balance to time and demand liabilities, (*e*) publication of balance sheets, their form and frequency, etc.?

7. Have you any suggestions to make for the regulation of expeditious liquidation and advance payment to depositors in case of failure of banks?

8. (i) Are you aware of any failures of banks or hundi businesses in Travancore or outside?

(ii) What remedies would you suggest to prevent a recurrence of such failures or to secure timely assistance in such cases?

9. It has been suggested that, in some actual cases in the past, where banks have been in difficulties some plan for amalgamation or reconstruction instead of liquidation would have been in the public interest. Would you state your views on this suggestion and would you recommend any provision for securing that, before liquidation proceedings are enforced, adequate opportunities are given for exploring the possibility of arranging a scheme for amalgamation or reconstruction? If your answer is in the affirmative, please make suggestions as to the sort of provision which you have in mind.

10. It is complained that the cost of liquidation is high at present. Have you any suggestion to make regarding this point and for the reduction of such cost?

11. (i) Are you in favour of making any distinction between current accounts and other deposits in the matter of protection of depositors and do you suggest any legislative measures for the purpose?

(ii) Do you recommend the creation of a special class of deposits as distinguished from current and fixed deposits under the existing system and the passing of any special legislative measures for the protection of such deposits with a view to encouraging the investment of savings?

12. (i) Have you any suggestions to make in regard to the proposal that is sometimes made that banks which are really stable should be legally protected against unjust attacks on their stability?

(ii) If so, please give your views as to who is to determine the cases in which such protection should be extended and in what circumstances, and also the nature of the protection to be granted.

13. (i) What are the various taxes paid by banking companies? Do any of these taxes interfere with the development or amalgamation of banks?

(ii) Have you any suggestions for modifying, removing or readjusting these taxes?

(iii) Do you recommend any special concessions etc. in respect of particular classes of banks, *e. g.*, co-operative banks? State your reasons?

VII Insurance.

(i) Are there any life insurance or other assurance companies registered in Travancore and doing business within Travancore?

(ii) How many non-Travancorean insurance or assurance companies are operating in Travancore?

(iii) What will be the extent of money flowing out of Travancore into the hands of such companies?

(iv) Do you think it necessary in any way to take power to secure statistics and data from such companies as regards the investment of their funds?

(v) Do you think it necessary that such companies should have an office in Travancore amenable to the law of Travancore,

(vi) Do you think it necessary to have any means of protecting Travancoreans for the due payment of moneys falling due?

(vii) Do you think there is scope for starting and running insurance business in Travancore, *e. g.*, with special reference to the risks of *Punja* cultivation, insurance of crops against seasonal failures, etc.?

(viii) Can you suggest a practical scheme for working such businesses?

VIII. Banking Education.

1. (i) What are the existing facilities for banking education in schools, colleges and universities in India?

(ii) Is there any co-ordination of effort between such institutions and the banks?

2. (i) Do banks provide any facilities for the training of boys in banking business?

(ii) What is the present method of recruitment of staff by the Imperial Bank of India, the Travancore joint stock banks and the co-operative banks?

3. How far is instruction in banking, theoretical and practical, combined at present?

4. (i) Can you give any information regarding facilities afforded in other countries in the matter of banking education? Have you any suggestions to make regarding the facilities that should be made available in Travancore?

(ii) Have you any suggestions to make in regard to the grant of facilities for higher training outside India to bank probationers and bank assistants in India?

5. Have you any suggestions regarding the constitution of Indian Institute of Bankers?

6 What is the present position and what, in your opinion, should be the future position of the Indian Institute of Bankers in regard to Banking Education?

7. (i) What is the training of indigenous bankers at present?

(ii) Have you any proposals of a practical nature for the provisions of special training for this class?

8. (i) What are the prospects, present and future, of boys trained in banking in Travancore?

(ii) Do you attribute the slow development of banking, and specially branch banking, to absence of trained men in Travancore?

IX. General Banking Organisation and Money-market.

1. Do you find in the present organisation of banks and the money market in different parts of India any defects which are likely to be remedied by

(a) administrative measures of Government,
(b) legislation, and
(c) co-operation amongst bankers themselves?

2. Have you any suggestions to make regarding greater co-operation between indigenous banks and other banks?

3. Have you any suggestions to make regarding the desirability, the organisation and the location of a clearing-house in Travancore?

4. Have you any suggestions to make with regard to the regulation of the bank rate?

5. (i) Can you describe, from personal observation, any financial panic which arose in any centre in Travancore or outside?

(ii) Explain its cause and state if you have any suggestions to make with a view to preventing any unjustified panic?

6. (i) Can you indicate the nature of frauds and malpractices which have been experienced by banks and which have from time to time led to stricter regulation and restriction of credit by these banks thus making *bona fide* constituents suffer?

(ii) To what extent have such frauds and malpractices to be attributed to the inadequacy of existing legal provisions and defective nature of business practices? Can you suggest any change which will afford protection to the banks against such malpractices without entailing any hardship on *bona fide* customers?

7. Have you any suggestions to make with regard to banking organisation in Travancore by which

(*a*) the cost of management may be reduced,

(*b*) the rate of interest on advances can be brought down,

(*c*) greater stability of banks can be assured, and

(*d*) the cash resources of the various banks can be mobilised to meet any emergency or unexpected situation that may arise?

8. Considering that the dividends of established banks are fairly high, what, in your opinion, prevents more capital being invested in the expansion of existing banks or the establishment of new banks?

9. Do you support the suggestion that banks in Travancore do not find a sufficiently large number of bills against which they could make advances and that this particular instrument of credit of which the banking systems in other countries make large use is not available in sufficient quantities in Travancore? If so, what are the causes of this and what remedies do you suggest?

10. Have you any suggestions to make regarding the organisation of the Indian money-market with reference to settlements on stock and produce exchanges?

11. Can you describe the relationship that now exists between the banks and the various classes of brokers, if any, such as finance brokers, hundi brokers and exchange brokers?

12. Have you any information regarding the general agency business done by banks for their constituents?

13. How far have banks in Travancore found the maintenance of their own godowns successful in meeting the trade requirements of their constituents?

14. (i) Have you any suggestions to make for augmenting the resources of banks so as to enable them to afford further facilities to commerce, industry and agriculture?

(ii) Would you recommend any one or more of the following methods for securing the increase in capital or would you suggest any other method:—

(a) by way of foreign capital, i. e., by direct flotations in other countries or through foreign banks, or

(b) by attracting the savings of the community, or

(c) by funds made available by Government, e. g., a proportion of the receipts from Savings Bank deposits?

15. To what extent has the Imperial Bank of India been serviceable in the past—

(a) to the main industries of Travancore;

(b) to the movement of crops; and

(c) to ordinary banks—Indigenous and Joint Stock?

16. To what extent has the Imperial Bank of India been useful in regard to the liquidation of other banks and hundi businesses in Travancore?

17. Have you any views regarding the present position of the Imperial Bank of India and the position it should occupy in the future?

18. What facilities and concessions has the Imperial Bank of India been enjoying from the Travancore Government? Should all these be continued or restricted? State if in your opinion the State-aided Bank of Travancore should also be conceded similar facilities and concessions. If so, on what conditions and restrictions?

X. *Miscellaneous.*

1. Do you think the want of uniformity between the currency of Travancore and the currency of British India tends to loss and inconvenience and affects business prejudicially? If so, what remedial measures would you suggest?

2. (i) Do you know how the Government invests its balance and sinking funds?

(ii) Do you think it would further the interests of commerce, agriculture and industries if such funds are invested within the State?

(iii) If so, what safeguards would you suggest for due repayment at stated intervals?

3. (i) Do you think external capital is necessary for developing agriculture, industry and commerce?

(ii) If so, have you got any suggestion for attracting such capital?

(iii) Do you think the need for external capital can be met by the investment of funds in the control of Government within the State?

4. (i) What has been the effect of the Chitties Regulation, III of 1094, as amended by Regulation VII of 1097, on the chitties now run in the State?

(ii) Do the provisions of the Chitties Regulation give sufficient safeguards to subscribers and foremen?

(iii) If not, have you any suggestions to make?

(iv) Do the starting of, and the investment in, chitties affect the position of banking in any way? If so, how?

(v) Do you think it necessary that the security offered by the foremen should be valued by an independent authority? If so, how should that authority be constituted? How would you meet the expenses in connection therewith?

(vi) What is the extent of loss by interest or otherwise suffered by investors in chitty for the purpose of securing finance in a lump?

(vii) Are you in favour of any law making it compulsory for the foremen of chitties to invest unpaid money in their hands in approved securities or approved banks? What are the securities which you approve?

(viii) What agency do you suggest for the more effective control of chitties?

(ix) Are you for the abolition of chitties with a capital of Rs. 100 or less? If so, state your reason.

(x) Are there other concerns passing as chitties on the borderland of lotteries and raffles? Are you for abolishing them? If so, state your reasons.

5. (i) What is the extent of Travancore capital invested in rubber and tea plantations?

(ii) What is the present position of the planting industries in the State?

(iii) Have you any suggestions to make for protecting the above planting industries?

6. (i) What in your opinion is the condition of motor transport business in the State at present?

(ii) Do you think that there is keen and unhealthy competition in the business?

(iii) Do you think that those engaged in the business are encountering any other difficulties? If so, what remedial measures would you suggest?

(iv) How is the motor traffic business financed?

(v) It is alleged that this business is draining the resources of the country to an alarming extent. If so, do you suggest any remedial measures?

(vi) Do you think it desirable to impose any restrictions on the number of motor services, minimum fares, etc.?

7. Do you think it desirable to have a regulation in Travancore on the lines of the Bankers' Books Evidence Act of British India?

8. Do you think it necessary that any further facilities than those now existing or changes in the Civil Procedure Code would be desirable or necessary towards the speedier realisation of debts due to banks? If so, what are your suggestions?

9. Can you say what amount is spent towards freight on exports from Travancore?

10. Do you think Travancore can find the capital needed for a foreign or an India and Ceylon coastal shipping service?

APPENDIX III.

LIST OF VILLAGES CHOSEN FOR INTENSIVE SURVEY.

Sl. No.	Name of Kara (Village).	Name of Pakuthi.	Name of Taluk.
1	Thazhakudi	Thazhakudi	Thovala.
2	Methukummel	Methukummel	Vilavankod.
3	Vayakalam	Attipra	Trivandrum.
4	Kundara	Kottamkara	Quilon.
5	Punalur	Punalur	Pathanapuram.
6	*Aykudi	Aykudi	Shencotta.
7	*Ayyankoikkal	Adur	Kunnathur.
8	Muttam	Valiakuzhi	Kartikapalli.
9	Eraviperur	Eraviperur	Tiruvalla.
10	Kodanthuruthu	Thuravur Vatakku	Shertallai.
11	Kuravilangad	Kanakari	Minachil.
12	Kaladi	Manikkamangalam	Kunnathunad.
13	Neendur	Vadakkekara	Parur.

* The surveys of these two villages were made by the local co-operative societies.

List of Villages chosen for General Survey.

Sl. No.	Name of Kara (Village).	Name of Pakuthi.	Name of Taluk.
1	Bhuthapandi	Bhuthapandi	Tovala.
2	Azhakiyapandipuram	Azhakiyapandipuram	Do.
3	Aramboly	Aramboly	Do.
4	Krishnankoil	Vadaseri	Agastisvaram.
5	Ozhukinasery	Nagercoil	Do.
6	Kottar	Vadivissaram	Do.
7	Thuckalai	Thuckalai	Kalkulam.
8	Kolachel	Kolachel	Do.
9	Thiruvattar	Thiruvattar	Do.
10	Thurappuram	Arudesapattu	Vilavankod.
11	Kurumathur	Vilavankod	Do.
12	Arumana	Arumana	Do.
13	Valiyaveettumuri	Pallipuram	Trivandrum.
14	Vadakumbhagam	Kazhakutam	Do.
15	Champazhanjimuri	Uliyazhathura	Do.
16	Thekkumkara	Neduvangad	Neduvangad.
17	Vettumpalli	Aryanad	Do.
18	Pazhayatheru	Aryanad	Do.
19	Karuvilakom	Chirayinkil	Chirayinkil.
20	Edava	Edava	Do.
21	Kuraykanni	Varkala	Do.
22	Kottapurathucheri	Parur	Quilon.
23	Mayyanadcheri	Eravipuram	Do.

LIST OF VILLAGES CHOSEN FOR GENERAL SURVEY.—(*contd*).

Sl. No.	Name of Kara (Village).	Name of Pakuthi.	Name of Taluk.
24	Murunthalcheri	Thrikadavur	Quilon.
25	Karuvatta	Pallikal	Kunnathur.
26	Thuvayoor Thekku	Kunnathur	Do.
27	Naduvilekara	Padinjarekallada	Do.
28	Padanayarkulangara	Karunagapalli	Karunagapalli.
29	Thekkan Mainagapalli	Mainagapalli	Do.
30	Krishnapuram	Krishnapuram	Do.
31	Karichal	Veeyapuram	Karthikapalli.
32	Thekkekara Kizhakku	Pallipad	Do.
33	Cheruthana Thekku	Cheruthana	Do.
34	Cherukol	Chennithala	Mavelikara.
35	Vanjikulam	Thekkekara	Do.
36	Kudassanad	Palamel	Do.
37	Vettipram	Pathanamthitta	Pathanamthitta
38	Angadi	Ranni	Do.
39	Aithala	Do.	Do.
40	Mulakkazha	Puthenkavu	Tiruvalla.
41	Thottapuzhachery	Thottapuzhachery	Do.
42	Vengal	Kavumbhagam	Do.
43	Patcheymuri	Kozhimukku	Ambalapuzha.
44	Thakazhi	Thakazhi	Do.
45	Pulinkunnu	Pulinkunnu	Do.
46	Neduvathur	Kottarakara	Kottarakara.

LIST OF VILLAGES CHOSEN FOR GENERAL SURVEY.—(*concld.*)

Sl. No.	Name of Kara (Village).	Name of Pakuthi.	Name of Taluk.
69	Kavumkara	Mulavur	Muvattupuzha.
70	Piravam	Piravam	Do.
71	Kumaramangalam	Kumaramangalam	Thodupuzha.
72	Manakkad	Manakkad	Do.
73	Morkkala	Kunnathunad	Kunnathunad.
74	Methala	Asamannur	Do.
75	Kizhakkepram	Kottuvalli	Parur.
76	Veliyathu Nadu	Airur	Do.
77	Panaikulangara	Alangad	Do.
78	Marayur	Marayur	Devicolam.
79	Kovilur	Vattavata	Do.
80	Peermade	Peermade	Peermade.

APPENDIX IV.—(*contd.*)

Serial No.	Taluk.	Rainfall in inches.	Area in Sq. Miles.	Population.	Density of Population per Sq. mile.	Area under Principal Crops. (In acres.) Paddy.	Cocoanut.	Tapioca.	Sugar-cane.	Rubber.	Tea.
	II. LOWER UPLAND DIVISION.										
13	Kottayam	120·23	214·04	1,73,934	812	41,024	25,641	19,690	1,632	3,169	...
14	Changanachery	115·78	263·78	1,56,640	593	31,985	22,350	20,340	1,020	17,990	...
15	Tiruvalla	106·31	220·15	2,73,872	1,244	32,014	49,256	17,712	2,316	138	...
16	Mavelikara	110·87	111·43	1,44,789	1,304	21,960	19,145	25,441	124	56	...
17	Kunnathur	105·05	150·46	93,463	623	13,058	9,530	18,154	2	1,500	...
18	Kottarakara	101·70	202·03	1,08,753	538	22,173	15,958	41,276	66	641	...
19	Pathanamthitta	128·58	898·16	1,04,002	116	10,000	12,000	62,041	1,200	5,910	1,873
	III. MONTANE AND SUB-MONTANE DIVISION.										
20	Kunnathunad	109·51	361·66	1,84,432	509	63,506	810	1,097	85	472	...
21	Muvattupuzha	128·72	437·49	1,37,489	314	41,082	7,480	14,324	310	4,969	...
22	Todupuzha	148·43	486·64	57,285	117	30,225	7,190	9,282	65	5,932	300

APPENDIX IV.—(*concld.*)

Serial No.	Taluk.	Rainfall in inches.	Area in Sq. miles.	Population.	Density of Population per Sq. mile.	Area under Principal Crops. (In acres.) Paddy.	Cocoanut.	Tapioca.	Sugarcane.	Rubber.	Tea.
	III. MONTANE AND SUB-MONTANE DIVISION.—(*contd.*)										
23	Meenachil	151·57	283·41	1,60,193	566	18,780	71,893	15,861	132	1,488	...
24	Devicolam	110·13	667·03	32,895	49	3,466	5	5	11	794	27,091
25	Peermade	183·96	450·90	24,026	53	363	...	40	8	17	35,894
26	Neduvangad	86·33	366·02	1,12,111	306	14,921	6,230	43,253	4	837	2,590
27	Pathanapuram	114·34	425·67	73,570	172	10,953	2,387	14,275	118	9,100	1,548
	IV. NANJINAD.										
28	Agastisvaram	36·69	106·92	1,38,257	1,268	25,942	7,720	122	2	...	...
29	Tovala	47·55	144·96	36,496	255	13,992	295	400	...	...	334
30	V. Shencotta	48·63	129·14	44,650	346	8,497	995	16	2	1,926	865
	Total ...	...	7,624·58	40,06,062	...	6,69,727	5,26,950	4,85,237	7,380	56,564	71,305

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APPENDIX V.

JOINT STOCK BANKS (1928-29.)

Classified according to paid up Capital.

I. Rs. 1 Lakh and above.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.)			Reserve and other funds. Rs.	Dividend per cent for 1104.
			Authorised.	Subscribed.	Paid up.		
1088	The Travancore National Bank Ltd.	Tiruvalla	10,00,000	7,65,800	3,29,260	1,50,000	12
1094	The Travancore Commercial Bank Ltd.	Kottayam	5,00,000	2,91,850	2,91,850	45,000	15
1095	The Travancore People's Bank Ltd.	Talavadi	2,00,000	2,00,000	1,00,000	30,000	12
1095	The Quilon Bank Ltd.	Quilon	10,00,000	4,89,000	1,92,100	45,300	12
1101	The State-aided Bank of Travancore Ltd.	Alleppey	30,00,000	14,91,400	4,55,900	15,000	5
			57,00,000	32,38,050	13,69,110	2,85,300	
	The Trivandrum Permanent Fund Ltd. (Nidhi)		12,00,000	7,05,870	2,51,550	26,400	6¼

APPENDIX V.—(*contd*).

II. Rs. 50,000 and below Rs. one Lakh.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.) Authorised.	Subscribed.	Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1088	The Changanachery Banking Company Ltd.	Changanachery	3,00,000	63,000	56,840	6,500	18
1094	The Travancore Union Bank Ltd.	Tiruvalla	3,00,000	2,20,000	98,530	15,000	20
1095	The Central Travancore Bank Ltd.	Tumpaman, Mavelikara	2,00,000	1,22,540	59,810	5,680	12
1095	The Mercantile Bank Ltd.	Kozhenchery	2,00,000	1,36,840	56,380	8,500	15
1095	The Kerala Bank Ltd.	Mavelikara	15,00,000	2,15,500	91,060	7,700	10
1095	The South Malabar Industrial Bank Ltd.	Kaviyur, Tiruvalla	5,00,000	1,69,040	62,700	3,720	$16\frac{3}{4}$
1100	The Travancore Eastern Bank Ltd.	Karunagapalli	5,00,000	1,10,840	55,420	400	14
1101	The Tiruvalla Bank Ltd.	Tiruvalla	10,00,000	1,99,880	62,810	10,000	15
1101	The Central Bank Ltd.	Palai	4,00,000	1,16,030	65,050	7,000	15
			49,00,000	13,53,670	6,08,600	64,500	

APPENDIX V.—(*contd*).

III. Rs. 40,000 and below Rs. 50,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.) Authorised.	Capital. (Rs.) Subscribed.	Capital. (Rs.) Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1094	The Travancore Bank Ltd.	Punalur	10,00,000	1,31,860	46,620	1,420	...
1095	The Central Travancore Bank Ltd.	Kalloopara, Tiruvalla	2,00,000	1,86,620	46,800	4,600	18
1095	The Travancore Standard Bank Ltd.	Chengannur	1,00,000	81,760	40,020	5,060	15
1101	The Travancore Sri Vallaba Vilasam Bank Ltd.	Tiruvalla	2,00,000	98,280	41,340	2,260	15
1104	The Planters' Bank Ltd.	Palai	3,00,000	67,950	45,630	700	...
1104	The Indian Citizens Bank Ltd.	Alwaye	10,00,000	75,000	40,860	...	...
			28,00,000	6,41,470	2,61,270	14,040	

APPENDIX V.—(*contd*).

IV. Rs. 30,000 and below Rs. 40,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.)			Reserve and other funds. Rs.	Dividend per cent for 1104.
			Authorised.	Subscribed.	Paid up.		
1095	The Travancore Oriental Bank Ltd.	Mallapalli, Tiruvalla	2,00,000	80,000	30,540	1,200	12
1095	The Malayala National Union Bank Ltd.	Changanachery	5,00,000	1,47,640	37,970	2,410	9
1095	The Catholic Christian Vanijya Bank Ltd.	Do.	50,000	45,700	36,560	2,220	26
1095	The Travancore Native Bank Ltd.	Tiruvalla	1,00,000	78,500	39,209	2,520	15
1096	The Vennikulam Bank Ltd.	Vennikulam	3,00,000	92,640	38,450	4,500	15
1101	The Kottyam Bank Ltd.	Kottayam	2,00,000	60,020	36,010	4,000	15
1102	The Malankara Bank Ltd.	Tiruvalla	3,00,000	65,820	33,470	4,000	12
1103	The St. Mary's Model Co., Ltd.	Vazhapalli, Changanachery	1,00,000	53,530	33,640	700	...
1103	The Catholic Union Bank Ltd.	Do.	1,00,000	1,00,000	34,000	...	...
1104	The Nayar Service Society Bank Ltd.	Changanachery	10,00,000	1,19,510	35,450	...	...
			27,50,000	8,43,360	3,55,340	21,550	

APPENDIX V.—(*contd*).

V. Rs. 20,000 and below Rs. 30,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.)			Reserve and other funds. Rs.	Dividend per cent for 1104.
			Authorised.	Subscribed.	Paid up.		
1095	The Industrial Bank Ltd.	Ranni, Pattanamtitta	2,00,000	89,250	27,290	200	
1095	The Alleppey Bank Ltd.	Alleppey	10,00,000	95,220	24,260	1,930	...
1095	The Keraliya Banking Co. Ltd.	Tiruvalla	3,00,000	45,020	27,050	1,020	17
1096	The Citizens' Bank Ltd.	Kozhenchery	2,00,000	81,120	24,700	1,730	12
1096	The Young Men's Industrial Bank Ltd.	Changanachery	60,000	39,180	23,520	1,930	12
1102	The Sri Krishna Vilasom Bank Ltd.	Changanachery	3,00,000	92,740	22,170	150	15
1102	The Malabar Bank Ltd.	Kottayam	3,00,000	1,00,130	20,030	...	...
1102	The City Bank Ltd.	Trivandrum	5,00,000	63,080	24,310	7,000	12
1102	The Ezhumattur Bank Ltd.	Ezhumattur	3,00,000	1,15,800	22,380	100	...
1102	The Swadesi Bank Ltd.	Pattanamtitta	3,00,000	61,620	24,530	190	15

APPENDIX V.—(*contd*).

V. Rs. 20,000 and below Rs. 30,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.)			Reserve and other funds. Rs.	Dividend per cent for 1104.
			Authorised.	Subscribed.	Paid up.		
1103	The Kaduthuruthi Bank Ltd.	Kaduthuruthi	1,00,000	31,110	25,660	750	18
1103	The West Coast Banking Corporation Ltd.	Talavadi	2,00,000	1,00,000	21,660	300	15
1103	The Travancore Model Bank Ltd.	Kumbanad, Tiruvalla	2,00,000	1,60,000	26,750	500	15
1103	The Pullad Bank Ltd.	Pullad	1,00,000	66,920	22,000	100	13½
1103	The Kerala Vilasam Bank Ltd.	Tiruvalla	2,00,000	75,570	22,740	700	12
1104	The Kayankulam Bank Ltd.	Kayankulam	3,30,000	1,45,000	26,390	...	...
			45,90,000	13,61,760	3,85,440	16,600	

APPENDIX V.—(*contd*).

VI. Rs. 10,000 and below Rs. 20,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.) Authorised.	Subscribed.	Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1095	The Poothicote Industrial Bank Ltd.	Mepral, Tiruvalla	3,00,000	89,980	16,390	...	12
1095	The Travancore Association Bank Ltd.	Parur	5,00,000	64,520	13,220	2,110	9
1095	The Banking and Industries Ltd.	Kollakadavu, Mavelikara	1,00,000	15,830	11,420	...	...
1101	The Aiswariya Nidhi Commercial Bank Ltd.	Payipad, Changanachery	50,000	26,720	10,100	650	15
1101	The Bharatheeya Banking Co., Ltd.	Tiruvalla	1,00,000	39,180	14,370	110	10
1101	The Central Travancore Union Bank Ltd.	Mavelikara	3,00,000	63,030	13,710	110	13½
1101	The Brahmodayam Bank Ltd.	Tiruvalla	1,00,000	28,120	10,990	10	15
1102	The Kangazha Bank Ltd.	Pampadikara	2,00,000	51,360	14,200	70	12
1103	The Travancore Pioneer Bank Ltd.	Vennikulam	2,00,000	69,100	19,840	200	15
1103	The Travancore Popular Bank Ltd.	Do.	3,00,000	30,140	16,990	330	13½
1103	The Hamlet Bank Ltd.	Todupuzha	2,00,000	38,520	18,530	1,000	15

APPENDIX V.—(*contd.*)

VI. Rs. 10,000 and below Rs. 20,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital (Rs.)			Reserve and other funds. Rs.	Dividend per cent for 1104.
			Authorised.	Subscribed.	Paid up.		
1103	The Tiruvalla Industrial Bank Ltd.	Tiruvalla	30,000	11,330	10,010	...	15
1103	The Agricultural and Industrial Bank Ltd.	Kuravilangad	2,00,000	40,000	11,580	...	...
1103	The Karapuzha Bank Ltd.	Kottayam	1,00,000	38,740	10,190	1,000	15
1103	The Mannar Bank Ltd.	Mannar	1,00,000	20,000	10,000	...	12
1103	The Kallooppara Bank Ltd.	Kallooppara	2,00,000	1,25,880	18,920	300	15
1103	The South Indian Bank Ltd.	Chengannur	3,00,000	23,670	11,840	...	12
1103	The Kuttanad Agricultural Co., Ltd.	Talavadi	75,000	75,000	11,030	...	...
1103	The Haripad Bank Ltd.	Haripad	2,00,000	43,460	11,730	830	5
1103	The Atirampuzha Bank Ltd.	Atirampuzha	1,00,000	24,710	16,470	230	2

APPENDIX V.—(*contd.*)

VI. Rs. 10,000 and below Rs. 20,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital (Rs.)			Reserve and other funds. Rs.	Dividend per cent for 1104.
			Authorised.	Subscribed.	Paid up.		
1103	The Malayali Bank Ltd.	Tiruvalla	1,50,000	48,450	11,870	240	15
1103	The Pattanamtitta Bank Ltd.	Pattanamtitta	1,50,000	40,890	12,370	...	12
1103	The Vijayodayam Bank Ltd.	Vaipur, Tiruvalla	2,00,000	1,07,420	17,250	250	15
1103	The Kalloor Desiya Bank Ltd.	Kalloorpara	2,00,000	89,040	15,710	480	15
1103	The Piravam Industrial Co., Ltd.	Piravam	2,00,000	25,340	10,120	100	...
1103	The Swarajya Bank Ltd.	Chengannur	3,00,000	68,800	10,740	130	12
1103	The Travancore Ezhava Bank Ltd.	Kottayam	2,00,000	23,580	12,670	250	12
1103	The Mallapalli Bank Ltd.	Mallapalli	2,00,000	67,000	10,160	...	...
1103	The Viswa Bharathi Bank Ltd.	Changanachery	3,00,000	1,21,780	18,270	...	...
1103	The Mallapalli Union Bank Ltd.	Mallapalli	2,00,000	83,080	12,310	...	...

APPENDIX V.—(*contd.*)

VI. Rs. 10,000 and below Rs. 20,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital (Rs.) Authorised.	Capital (Rs.) Subscribed.	Capital (Rs.) Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1104	The Changanachery Bank Ltd.	Changanachery	3,00,000	70,520	18,350	...	...
1104	The West End Bank Ltd.	Palai	1,50,000	70,160	12,540	...	...
1104	The Sri Nilakanta Vilasam Banking and Industrial Union Ltd.	Ettumanur	20,000	14,000	14,000	...	...
1104	The Koyipuram Bank Ltd.	Koyipuram	1,00,000	62,000	18,600	...	...
1104	The Koyipuram Union Bank Ltd.	Kumbanad	2,00,000	46,000	11,500	...	...
1104	The Travancore Forward Bank Ltd.	Kottayam	3,00,000	31,500	15,750	...	...
1104	The Travancore Sowcar Bank Ltd.	Changanachery	2,00,000	21,000	10,500	...	...
1104	The Champakulam Catholic Banking and Industrial Syndicate Ltd.	Champakulam	20,000	16,000	16,000	...	...
			70,45,000	19,29,450	5,24,240	8,400	...

APPENDIX V.—(*contd.*)

VII. Rs. 5,000 and below Rs. 10,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital (Rs.) Authorised.	Capital (Rs.) Subscribed.	Capital (Rs.) Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1085	The Ambalapuzha Christian Bank Ltd.	Talavadi	19,000	10,000	9,100	540	...
1095	The Vazhayil Brothers Ltd.	Veliyanad, Changanachery	1,00,000	42,300	6,790	500	...
1095	The Karuvatta Bank Ltd.	Karuvatta	3,00,000	22,980	6,940	130	6
1102	The Travancore Hindu Bank Ltd.	Chengannur.	2,00,000	25,120	6,310	...	...
1102	The Kangazha Union Bank Ltd.	Kangazha	1,00,000	23,960	6,320	...	...
1103	The Puramattam Bank Ltd.	Puramattam	2,00,000	1,00,000	9,460	100	15
1103	The Kerala Mithram Bank Ltd.	Kuthattukulam	3,00,000	18,770	7,620	...	9
1103	The Travancore Yogakshemam Bank Ltd.	Kottayam	1,00,000	27,180	7,800	...	...
1103	The Indo-European Banking and Trading Corporation Ltd.	Changanachery	3,00,000	80,050	8,010	...	12
1103	The Attingal Bank Ltd.	Attingal	3,00,000	42,040	6,310	60	...
1103	The Pulikizh Bank Ltd.	Pulikizh, Tiruvalla.	1,00,000	9,630	7,120	...	15
1103	The Kangazha Model Company, Ltd.	Kangazha	20,000	15,980	7,600	20	18

APPENDIX V.—(*contd.*)

VII. Rs. 5,000 and below Rs. 10,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital (Rs.) Authorised.	Capital (Rs.) Subscribed.	Capital (Rs.) Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1103	The Travancore Alliance Bank Ltd.	Ettumanur	2,00,000	20,740	6,220	...	...
1103	The Airur Bank Ltd.	Airur	50,000	33,940	9,630	150	...
1103	The Travancore A. P. Bank Ltd.	Anikad	2,00,000	40,400	6,770	20	...
1103	The Grand Eastern Bank Ltd.	Payipad, Changanachery	1,00,000	35,060	7,680	...	15
1103	The Pampadi Bank Ltd.	Pampadi	1,00,000	20,830	6,940	...	...
1103	The Kuttanad Bank Ltd.	Edatuva	2,00,000	55,560	9,400	200	15
1103	The Chengannur Bank Ltd.	Chengannur	1,00,000	15,520	5,200	...	12
1103	The Madapalli Srivilasam Bank Ltd.	Madapalli	1,00,000	37,000	8,820	...	15
1103	The K. and C. Bank Ltd.	Cherukole Pattanamtitta	2,00,000	30,000	7,470	...	15
1103	The Modern Bank Ltd.	Tiruvalla	2,00,000	59,980	9,630	120	12
1103	The Capital Bank Ltd.	Pattanamtitta	1,00,000	48,680	6,180	...	...
1103	The Sri Rama Chandra Vilasam Bank Ltd.	Vellamkulam	1,00,000	45,220	8,740	80	15
1103	The Sri Narayana Vilasam Bank Ltd.	Pattanamtitta	1,00,000	27,850	8,330	...	12

APPENDIX V.—(*contd.*)

VII. Rs. 5,000 and below Rs 10,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital (Rs.)			Reserve and other funds.	Dividend per cent for 1104.
			Authorised.	Subscribed.	Paid up.	Rs.	
1103	The Universal Bank Ltd.	Ranni	1,00,000	25,900	6,400	170	15
1103	The Rural Bank Ltd.	Pullad	2,00,000	40,000	6,000	50	12
1103	The Travancore K. M. Bank, Ltd.	Kizhvaipur	1,00,000	45,220	7,590	50	15
1104	The Malankara Sri Vilasam Bank Ltd.	Airur	2,00,000	28,530	5,140	...	...
1104	The Airur Standard Bank Ltd.	Kottathur Airur	2,00,000	32,600	5,160	...	...
1104	The Changanachery Central Bank.	Changanachery	2,00,000	56,700	8,500	...	...
1104	The Amichakari Union Bank Ltd.	Amichakari	50,000	12,500	5,380	...	...
1104	The Vidyartha Sandayani Co., Ltd.	Mannar	1,00,000	15,240	5, 490	...	...
1104	The Anantapuram Palace Bank Ltd.	Haripad	2,00,000	10,350	5,130	...	...
1104	The Bharatha Vilasam Bank Ltd.	Kaviyur	1,50,000	49,120	7,510	50	15
1104	The Mangalodayam Bank Ltd.	Tiruvalla	1,00,000	12,100	6,500	...	...
1104	The Keraliya Sri Ramakrishna Vilasam Bank Ltd.	Mavelikara	1,00,000	6,030	6,030	...	...
1104	The Travancore Ideal Bank Ltd.	Kurathiyad, Mavelikara	1,00,000	28,600	7,150	...	...
1104	The Chirayinkil Bank Ltd.	Vakkom	3,00,000	15,990	6,400	...	...

APPENDIX V.—(*contd.*)

VII. Rs. 5,000 and below Rs. 10,000.

Year of Registration	Name of Bank.	Situation of the Registered office.	Capital (Rs.)			Reserve and other funds. Rs.	Dividend per cent for 1104.
			Authorised.	Subscribed.	Paid up.		
1104	The Parur Bank Ltd.	Parur	20,000	20,000	5,000	...	...
1104	The Pullad Sri Vijayam Bank Ltd.	Pullad	1,00,000	19,890	6,580	...	...
1104	The Muthoor Bank Ltd.	Muthoor	1,00,000	40,950	8,210	...	...
1104	The Malabar Commercial Bank Ltd.	Kollakadavu	1,00,000	31,990	9,650	...	...
1104	The Venmani Bank Ltd.	Venmani	1,00,000	20,200	5,050	...	...
1104	The Kamalodayam Bank Ltd.	Ponkunnam	5,00,000	54,800	5,480	...	...
1104	The Little Flower's Bank Ltd.	Karimkunnam	20,000	7,000	7,000	...	...
1104	The Travancore Provincial Service Bank Ltd.	Niranam, Tiruvalla	1,00,000	19,100	5,730	...	...
1104	The South Travancore Bank Ltd.	Neyyur	3,00,000	40,140	8,030	...	...
1104	The Ranni Bank Ltd.	Ranni	1,00,000	25,750	5,150	...	...
			73,29,000	15,57,490	3,44,650	1,940	

APPENDIX V.—(*concld.*)

VIII A. Rs. 3,000 and below Rs. 5,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital (Rs.) Authorised.	Capital (Rs.) Subscribed.	Capital (Rs.) Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1101	The Eraviperur Banking and Industrial Co., Ltd.	Eraviperur	2,00,000	20,260	3,060	...	15
1102	The Pravithanam Yuvajana Dhana Pariposhini Co., Ltd.	Pravithanam	20,000	4,000	3,110	10	20
1103	The St. George Union Bank Ltd.	Puthenpalli	20,000	9,250	4,790	50	...
1103	The Manipuzha Bank Ltd.	Tiruvalla	30,000	5,960	4,630	...	15
1103	The Malankara Bank Ltd.	Kadapra, Tiruvalla	1,00,000	10,800	4,650	20	18
1103	The West Coast Bank Ltd.	Kartikapalli	1,50,000	14,820	4,160	...	...
1103	The Powrakshema Bank Ltd.	Adur	1,50,000	27,610	4,210	...	...
1103	The Muttar Bank Ltd.	Muttar	1,00,000	35,600	3,560	...	12
1103	The Malankara Union Bank Ltd.	Airur	2,00,000	36,100	4,580	100	15
1103	The Lowland Bank Ltd.	Karikuzhi, Talavadi	1,00,000	18,260	4,300	370	15
1103	The Ranni Union Bank Ltd.	Ranni	1,00,000	20,700	4,140	...	...
1104	The Village Bank Ltd.	Amichakari	1,00,000	7,070	3,540	...	18
1104	The Little Flower Industrial Bank Ltd.	Yevur, Changanachery	50,000	30,800	4,440	...	...
1104	The Adur Bank Ltd.	Adur	1,00,000	21,010	4,200	...	...
1104	The Ambika Bank Ltd.	Ambalapuzha	50,000	8,600	4,400	...	...

APPENDIX V.—(*contd.*)

VIII A. Rs. 3,000 and below Rs. 5,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.) Authorised.	Capital. (Rs.) Subscribed.	Capital. (Rs.) Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1104	The Central Kuttanad Kannadi Bank Ltd.	Kannadi, Pulinkunnu	1,00,000	29,120	3,190	...	...
1104	The Airur Model Bank Ltd.	Airur	1,00,000	29,200	4,640	...	...
1104	The Eastern Banking and Industrial Union Ltd.	Minachil	20,000	4,500	4,500	...	...
1104	The Mannar Popular Bank Ltd.	Kurattisseri, Tiruvalla	2,00,000	16,140	4,040	...	...
1104	The Ranni Highland Bank Ltd.	Ranni	1,00,000	22,140	3,460	...	...
1104	The Travancore Sanathana Bank Ltd.	Chengannur	1,50,000	20,660	3,510	...	...
1104	The Reliance Bank Ltd.	Alleppey	50,000	9,250	4,620	...	...
1104	The Trust Bank Ltd.	Ennakad, Chengannur	1,00,000	15,770	4,410	...	...
1104	The Desabandhu Bank Ltd.	Tumpaman	2,00,000	35,290	4,420	...	...
1104	The Sasthankotta Bank Ltd.	Punnamoodu, Sasthankotta	1,00,000	21,180	3,180	...	...
1102	The Service Bank Ltd.	Kartikapalli	50,000	9,500	3,500	...	...

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APPENDIX V.—(*contd.*)

VIII. B. Rs. 1,000 and below Rs. 3,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.) Authorised.	Capital. (Rs.) Subscribed.	Capital. (Rs.) Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1096	The Travancore Agricultural Bank Ltd.	Veeyapuram	1,00,000	5,780	2,550	...	...
1096	The Atirampuzha Peoples Bank Ltd.	Atirampuzha	1,00,000	12,750	2,370	...	...
1102	The Highland Bank Ltd.	Erumeli	20,000	8,140	1,180	...	...
1103	The Premier Bank Ltd.	Trikodithanam	50,000	11,770	2,070	50	15
1103	The Lekshmi Vilasam Bank Ltd.	Maramon, Tiruvalla	20,000	10,000	2,000	...	12
1103	The Sri Vijayam Bank Ltd.	Omallur	1,00,000	10,000	2,000	...	...
1103	The Tiruvalla Syrian Bank Ltd.	Tiruvalla	1,00,000	8,400	2,260	...	12
1103	The Karipuzha Bank Ltd.	Karipuzha	1,00,000	8,500	1,270	...	...
1104	The Alleppey Banking and Industrial Syndicate Bank Ltd.	Alleppey	1,00,000	2,000	2,000	...	...
1104	The Chiravom Muttam Bank Ltd.	Ithithanam, Changanachery	1,00,000	16,700	2,500	...	...
1104	The Pantalam Central Bank Ltd.	Pantalam	1,00,000	15,500	1,550	...	...
1104	The United Banking and Agricultural Kottayam Syndicate Ltd.	Kottayam	10,000	2,000	2,000	...	...
1104	The Muhamma Bank Ltd.	Shertalla i	50,000	1,000	1,000	...	...
1104	The Malankara Associated Bank Ltd.	Changanachery	1,00,000	26,930	2,690	...	...

APPENDIX V.—*(contd.)*

VIII. B. Rs. 1,000 and below Rs. 3,000.—(concld.)

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.) Authorised.	Subscribed.	Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1104	The Subramonia Vilasam Banking and Industrial Union Ltd.	Changanachery	20,000	7,000	1,400	...	...
1104	The Desabhivardhini Bank Ltd.	Mallapalli	70,000	11,000	2,200	...	...
1104	The Sri Ramalayam Banking and Industrials Ltd.	Paravur	20,000	6,800	1,700	...	...
1104	The Prabhata Tharaka Bank Ltd.	Kuravilangad	1,00,000	5,000	1,490	..	...
1104	The Travancore Nair Mahasabha Ltd.	Mannar	1,00,000	2,640	2,640	...	...
1104	The Family Provident Bank Ltd.	Omallur	1,00,000	2,700	1,350	...	...
1104	The Parur Banking and Industrials, Ltd.	Parur	20,000	15,000	1,500	...	...
1104	The Kaithakar Family Benefit Fund Ltd.	Eramallur	10,000	10,000	2,000		...
1104	The Karakal Aiswarya Nidhi Bank Ltd.	Karakal	30,000	4,400	1,760	...	...
1104	The Thevalakara Bank Ltd.	Thevalakara	1,00,000	18,180	1,820		...
1104	The Labourers' Capital Bank Ltd.	Changanachery	1,00,000	12,240	2,590	...	...
			17,20,000	2,34,430	47,890	50	...
	VIII A and B (Total)		42,90,000	6,59,400	1,46,750	...	...

APPENDIX V.—(*concld.*)

IX. Below Rs. 1,000.

Year of Registration.	Name of Bank.	Situation of the Registered office.	Capital. (Rs.) Authorised.	Subscribed.	Paid up.	Reserve and other funds. Rs.	Dividend per cent for 1104.
1103	The Kangoorpilli Commercial Union Ltd.	Kangoorpilli	20,000	2,100	630	...	...
1104	The Family Benefit Banking and Industrials Ltd.	Trivandrum	20,000	8,000	800	...	...
1104	The V. N. Industrial Co., Ltd.	Tiruvalla	30,000	2,450	820	...	...
1104	The Vijaya Lekshmi Banking and Industrials Ltd.	Alleppey	17,000	8,500	850	...	...
1104	The Oriental Bank Ltd.	Quilon	2,00,000	810	...	...	...
1104	The Aranmula Union Bank Ltd.	Mallapuzhaseri, Aranmula	1,00,000	12,170	...	...	...
1104	The Trading Union Bank Ltd.	Vazhapalli	1,00,000	18,680	...	...	...
1104	The Catholic Little Flower Bank Ltd.	Kunammavu	25,000	700	280	...	...
1104	The Karukutti Bank Ltd.	Karukutti	20,000	6,050	610	...	...
1104	The International Bank Ltd.	Quilon	5,00,000	67,500	...	...	...
			10,32,000	1,26,960	3,990	...	...