

ANNUAL REPORT
ON THE WORKING OF THE
Co-operative Societies
IN THE
BARODA STATE

FOR THE YEAR 1924-25

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Annual Report on the working of the Co-operative
Societies in the Baroda State for the year 1924-25
ending 31st March.

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Annual Report

**On the working of the Co-operative Societies in the
Baroda State for the year 1924-25
ending March 1925.**

I. ADMINISTRATION AND TOURING.

1. Mr. Sevaklal Dalsukhbhai Parikh continued to hold the Office of the Registrar of Co-operative Societies throughout the year under report.
Registrar.
2. The post of the Assistant to the Registrar was held by Mr. K. A. Thakkar during the year under report. The other subordinate district staff comprised six Auditors and one temporary Organiser in connection with the Kaliparaj Societies of the Vyara Taluka in the Navsari Division. There was one more temporary Organiser to assist the Registrar in the formation and development of the Co-operative Societies for the consolidation of scattered agricultural holdings.
Assistant and other district staff.
3. The Honorary Workers in the different Talukas of the State consisted of sixteen Organisers of whom seven belonged to the Baroda District, 5 to the Kadi District, 3 to the Navsari District and one to the Amreli District. These Organisers supplemented the work of the Government staff by starting and organising new Co-operative Societies and by developing those that have already been existing as well as by propagating the principles of co-operation in general. Of these Honorary Organisers Raj Ratna Becharbhai and Messrs. Lalubhai, Taljabhai, Purshotambhai, Hemabhai, Ochhavlal and Jethabhai deserve special mention regarding their useful work. As these gentlemen are expected to work only at their leisure and as the Government staff of Auditors is entirely inadequate to cope with the increased work of auditing and inspecting the societies there has arisen an urgent need for augmenting the number of Auditors in the State.
Honorary Organisers.

4. The Registrar toured in the districts for 169 days while his Assistant also travelled for 149 days during the year under report.

Touring.

II. SUMMARY OF THE GENERAL PROGRESS.

5. 609 Co-operative Societies were in existence at the commencement of the year to which 105 fresh societies were added during the period under report, bringing the total number of societies in the State to 714, of which 45 societies had to be cancelled because of their hopeless condition. Thus the number of current co-operative societies in the State stood at 669 at the close of the year.

Increase in the number of Societies.

6. The following Statement furnishes the bird's eye view of the existing Co-operative Institutions in the State :-

Summary of general Progress.

Types of Societies.	Number of Societies.		Number of Members.		Working Capital.		Reserve funds.	
	1923-24	1924-25	1923-24	1924-25	1923-24	1924-25	1923-24	1924-25
1	2	3	4	5	6	7	8	9
Central Banks and Banking Unions...	5	5	974	1,037	9,09,695	10,45,004	40,537	46,281
Agricultural Societies... ..	547	601	14,157	15,658	14,34,684	16,38,648	3,45,583	3,98,244
Non-agricultural Societies	57	63	4,010	5,374	4,61,258	5,48,926	24,839	31,323
Total.	609	669	19,141	22,069	28,05,637	32,32,578	4,10,959	4,75,848

It may well be noted that the figures exhibit an around increase in societies, in their members, in their working capital as well as their reserve funds. There was a clear net rise of 60 societies i.e. 9.8 p.c., excluding the cancelled societies, a net rise of 2,928 members i.e. 15.1 p.c., a net rise of 4,26,941 i.e. 15.2 p.c. in the working capital and a net rise of 64,889 i.e., 15.7 p.c. in the reserve fund. It may also be observed that the average number of members per society as well as the average amount of working capital per society also went up from 31.3 to 33 and from Rs 4,607 to Rs. 4,832 respectively. Thus there was both external expansion as well as internal development and consolidation of the co-operative movement of the State during the year under report.

III. WORKING OF THE SOCIETIES.

7. The following statement furnishes the information as regards the Central Co-operative Banks and the Banking Unions in the State :—

Central Banks and
Banking Unions.

No.	Item.	Baroda Central Co-operative Bank.		Petlad Bhadran Cooperative Bank.	
		1923-24	1924-25	1923-24	1924-25
1	2	3	4	5	6
1	Number of individual members.	162	162	199	196
2	Number of society members	232	246	21	26
3	Total	394	408	220	222
4	Deposits	4,35,722	5,04,730	...	12,476
5	Share Capital	71,650	72,050	9,290	10,060
6	Reserve and other funds	18,901	20,057	...	...
7	Total Working Capital	5,26,273	5,96,837	9,290	22,536
8	Outstanding loans at the beginning of the year	1,61,959	1,37,018	...	4,950
9	Fresh loans advanced during the year	1,49,620	2,12,816	5,300	22,800
10	Total	3,11,579	3,49,834	5,300	27,750
11	Repayments of loans during the year	1,74,561	1,70,045	350	5,488
12	Loans due at the end of the year	1,37,018	1,75,789	4,950	22,262

Mehsana Central Cooperative Bank.		Navsari Cooperative Banking Union.		Kodinar Co-operative Banking Union.	
1923-24	1924-25	1923-24	1924-25	1923-24	1924-25
7	8	9	10	11	12
114	125	45	52	...	...
92	110	63	68	46	52
206	235	108	120	46	52
47,514	63,867	1,38,274	1,46,755	1,19,266	1,34,338
21,302	24,982	18,040	20,365	8,100	9,100
3,051	3,793	5,473	6,771	13,112	15,660
71,867	92,642	1,61,787	1,73,891	1,40,478	1,59,058
83,899	76,819	1,00,508	69,579	83,555	55,859
47,922	69,567	71,450	63,175	43,422	82,254
1,31,821	1,46,386	1,71,958	1,32,754	1,26,977	1,38,113
55,002	49,817	1,02,379	48,765	71,118	45,274
76,819	96,569	69,579	83,989	55,859	92,839

It will be noticed from the above statement that there has been a rise in the number of members, amounts of deposits, share capital, reserve funds and the total working capital in the case of all Co-operative Banks. As the end of the year under report coincided with the full swing of the cotton season a great portion of the arrears at the end of the year was recovered after the termination of the year. It may well be observed here that the Baroda and Mehsana Central Banks should be controlled by the Co-operative Societies affiliated to them so that they may truly be co-operative in spirit. The Baroda Central Bank is specially advised to make early arrangements for taking more representatives of the co-operative societies as Directors in the Board of Management. The Petlad Co-operative Bank is a much younger institution and gives promise of the expansion of its operations in course of time. The Navsari Co-operative Banking Union was entrusted at its request with the propaganda work in the Navsari District in connection with co-operation. The Institution of the group secretaries was also handed over to this Bank which would exercise all powers of appointment and supervision over group secretaries. The Kodinar Co-operative Banking Union i.e. Co-operative Bank of the pure type is managed by the representatives of the societies in the Taluka. Its career has been uniformly progressive for which its able and energetic Manager Mr. Samant Virbhan may well be congratulated.

8. Besides the Central Co-operative Banks and Banking Agricultural Banks. Unions mentioned above the requirements of the co-operative societies in certain parts of the State were met by four other agricultural banks which also ministered to the wants of the individual cultivators. The financial position of these agricultural banks is shown in the following table :—

No.	Item.	Vyara Bank.		Bhadran
		1923-24	1924-25	1923-24
1	2	3	4	5
1	Nominal Capital	14,190	14,190	1,00,000
2	Paid up Capital			
	(1) State	6,250	6,250	35,000
	(2) Private	7,940	7,940	49,992
3	Deposits at the end of the year	57,747	64,926	88,005
4	Reserve fund... ..	8,388	8,580	4,621
5	Surplus fund	339	485	4,126
6	Net profit	1,926	1,144	8,770
7	Loans recovered by the bank	61,058	39,775	82,401
8	Loans outstanding at the end of the year			
	(1) Co-operative Societies	24,838	36,319	53,304
	(2) Individual Khatedars	17,550	12,406	96,509
9	Loans advanced	43,692	43,582	97,344
10	Cash and other investments	34,509	40,850	45,475

Bank.	Amreli Bank.		Songhad Bank.	
	1924-25	1923-24	1924-25	1923-24
6	7	8	9	10
1,00,000	50,000	50,000	12,500	12,500
49,990	18,750	18,750	6,250	6,250
49,992	13,140	13,627	4,560	4,560
99,505	38,973	34,543	...	...
5,458	2,033	2,274	9,985	10,057
4,847	4,028	4,269	3,865	2,033
8,735	2,411	2,417	725	549
97,918	20,735	33,282	3,896	4,004
63,058	35,649	39,299	...	...
1,21,297	6,554	6,846	8,598	4,672
1,32,459	19,670	33,401	428	78
66,552	37,599	30,374	17,155	19,128

The Vyara Bank advanced loans to the societies of the Vyara and other Talukas as recommended by the Registrar. Bhadran Bank financed the co-operative societies of Bhadran and Petlad Talukas, while the Amreli Bank ministered to the requirements of the societies of the Amreli District excepting those of the Kodinar Taluka. The Songhad Pedhi that was doing the work of recovering the old arrears only has recently been permitted to advance fresh loans to the societies of the Songhad Taluka. Rs. 1,27,997 in all were loaned by these Agricultural Banks to the co-operative societies, while Rs. 81,523 were advanced to the individual agriculturists during the year under report.

9. The following table gives the number of agricultural societies in the State during the last three years :—

No.	District.	1922-23.	1923-24.	1924-25.
1.	Baroda	248	274	276
2	Kadi...	86	93	111
3	Navsari	69	79	94
4	Amreli	91	101	120
	Total	494	547	601

It may be noticed from the above figures that during the year under report there was a net rise of nearly 10 p. c. in the number of agricultural societies barring those that have cancelled. Out of 601 agricultural societies in the State 536 were credit societies, while 65 belonged to the class of non-credit societies. It may further be noted that the consolidation as well as the expansion of the co-operative movement have engaged the attention of the Department.

10. The progress of the agricultural co-operative societies in the State may well be summarised in the following comparative table :—

No.	Items.	Years.		Increase at the end of 1924-25	Decrease at the end of 1924-25
		1923-24	1924-25		
1	2	3	4	5	6
1	Number of Agricultural societies	547	601	54	
2	Number of members ...	14,157	15,656	1,501	
3	Working capital	14,34,684	16,38,648	2,03,964	
4	Reserve funds	3,45,583	3,98,244	52,661	
5	Deposits	6,03,974	6,45,710	41,736	
6	Outstanding loans at the beginning of the year	12,25,749	12,59,570	33,821	
7	Fresh loans advanced during the year	9,80,756	11,67,359	1,86,603	
8	Total loans	22,06,505	24,26,929	2,20,424	
9	Repayments of loans by the members	9,46,935	10,13,474	66,539	
10	Loans due at the end of the year.	12,59,570	14,13,455	1,53,885	
11	Overdues	1,87,998	2,06,337	18,339	
12	Percentage of the overdues to the total outstanding... ..	14.9	14.5		.4

It will be observed that there was a substantial increase in Societies, members, working capital, reserve funds, deposits, in advances, in repayments while a decrease in the percentage of overdues to total outstandings.

11. The amounts of loans advanced by the agricultural as well as non-agricultural co-operative societies and purposes for which they were given are shown below :—

No.	Purposes of Loans.	Amount.	
		1923-24.	1924-25.
1	For purchasing seeds, manures etc.	4,00,284	5,33,399
2	„ purchasing cattle... ..	99,473	96,483
3	„ implements.	20,216	18,986
4	„ paying Land Revenue	73,521	69,540
5	„ improving land	19,567	49,796
6	„ Trade and arts	1,37,938	1,52,674
7	„ purchasing houses	24,878	31,637
8	„ household purposes	1,95,843	2,52,871
9	„ paying debts	1,88,465	2,05,630
10	„ Miscellaneous	73,926	51,206
	Total	12,34,109	14,62,222

It may be noted from the above figures that seeds, manures etc, comprised the lion's share, household purposes standing next. Then come payments of old debts and encouragement of trade and arts.

12. The number of agricultural non-credit societies at the termination of the year under report stood at 65. These comprised 2 milk societies, 1 Irrigation society, 36 fodder storage societies, 12 grain storage societies, 12 supply societies and 2 societies for consolidation of scattered agricultural holdings. Of these the society of Sokhada village for the consolidation of scattered agricultural holdings deserves a special mention for its unique work done during

Agricultural Non-credit Societies.

the year under report. Although there is a general consensus of opinion with reference to advisability of the scattered agricultural holdings being consolidated the practical work being of an extremely complicated nature is encircled with a net work of difficulties due to the vested interests and the delicate sentiments of the agriculturists as well as to the variety in the quality and productive capacity of the various fields. This consolidation has been made with the entire consent of the members of the society by voluntary exchanges of the fields. The number of Khatedars that came under the operation of consolidation was 53, the survey numbers being 267 comprising about 780 bighas in all. The total number of blocks of these fields before consolidation was 214, which as the result of consolidation was reduced to 149. The results achieved by this process are as noted below :—

	Average No. of blocks per each Khatedar.	Average No. of bighas in each block.	Average No. of survey numbers in each block.
Before Consolidation.	4.	3.6	1.2
After Consolidation.	2.8	5.2	1.8

It will be noticed that the average number of blocks per each Khatedar has been reduced by about 30 p. c., while the average number of bighas in each block and the average number of survey numbers in each block have been raised by about 45 and 50 p. c. respectively, as the effect of consolidation. This has doubtless resulted in raising the economic values of lands and in enhancing their productive power, as well as in minimising the numerous inconveniences due to the former scattered condition of the fields. Another novel feature of the year under report was the experiment of storing green fodder in Katcha pits by the SILO system through the agency of the various co-operative fodder storage societies in the state. In all about a lac and a half lbs. of green fodder was thus siloed in Katcha pits by about twenty societies. This experiment has been highly instrumental in popularising the silo

system of storing fodder in katcha pits amongst the agriculturists of the State. Over and above the green fodder that was put in siloes 58,200 lbs. of hay were also stored by co-operative fodder storage societies during the year under report. The two milk societies purchased 2,05,294 lbs. of milk from their members and disposed of the same in the City of Baroda at a profit of Rs 1,313.

13. There was a rise in the number of Non-agricultural Societies from 57 to 63 during the year under report. These include 33 Weavers' Non-Agricultural Societies- Societies, 8 Chamars', 2 Antyajias' Societies as well as three Stores and 17 other Urban societies including 6 societies for Government servants. The Kadi District claims most of the weavers' and chamars' societies. 3 Store Societies which are located in Baroda District comprised 1 milk store, 1 library store and one general store. The Co-operative milk store at Baroda supplied 1,64,509 lbs. of milk during the period under report against 1,33,835 lbs. in the previous year. Of the other urban societies the two Government servants societies at Baroda have been progressing well, their working Capital being about Rs. 80,000 in all. The Teachers' Society of the Navsari District which has been organised by the energetic Educational Inspector of the Division has also been prosecuting its work satisfactorily, its working capital, deposits, and share capital amounting to Rs. 8,369, Rs. 7,342 and Rs. 1,027 respectively. Of the other Urban Societies the Anyoanya Sahakari Mandali of the Baroda City and the Urban Co-operative Bank at Vaso in Petlad Taluka stand out prominently, their working capital having risen from Rs. 1,78,484 and Rs. 1,63,099 to Rs. 2,01,552 and Rs. 1,84,282 respectively at the termination of the period under report. The Managing Directors of these successful societies deserve to be highly congratulated upon the efficient working of their institutions.

14. Some of the successful credit societies also did the work of co-operative purchase and supply of their domestic necessities as well as of the agricultural requisites. Other items of Co-operative work. The Kodinar Banking Union supplied pure seeds as well as

ploughshares and other agricultural implements to the members of the co-operative societies in the Kodnar Taluka. The Union also arranged to give a loan of the big pans to the members of the societies for boiling jaggery by the Poona furnace system which has resulted in enhancing the paying capacity of the sugar-cane crop of the Taluka.

15. The following table exhibits the classification of the various societies in the State during the period under report.

District.	Class.					Remarks,
	A.	B.	C.	D.	E.	
1	2	3	4	5	6	7
Baroda	45	64	120	18	1	The rest are not classed.
Kadi	9	17	84	17	2	
Navsari	12	41	36	2	0	
Amreli	5	39	47	16	0	
Total...	71	161	287	53	3	

It will be observed from the above figures that out of 575 societies that have been classed 519 societies i. e. 90 p. c. may be taken as good while 56 societies i. e. about 10 p. c. may be regarded as bad. It has been the steady policy of the Department to weed out the inefficient and hopelessly bad societies every year.

IV. RESERVE FUND.

16. The year under report witnessed the rise of the reserve fund of all the co-operative societies in the State from Rs. 4,10,959 to Rs. 4,75,848. The following figures supply the information regarding the distribution of these funds between Central, Agricultural, and Non-agricultural Institutions in the State.

1. Central. Rs, 46,281
 2. Agricultural. Rs. 3,98,244
 3. Non-agricultural .Rs. 31,323
- Total. Rs. 4,75,848

The reserve fund of the co-operative institutions steadily goes on increasing from year to year. Some of the societies have already begun to invest their reserve funds in safe outside concerns.

17. The following summary supplies the figures of the profits earned by the co-operative institutions in the state during the year under report:—

No.	Item.	Central.	Agricultural.	Non-agricultural.	Total
1923—24					
1	Profit	65,047	142,919	54,371	2,62,337
2	Expenses	50,513	92,029	41,617	1,84,159
3	Net Profit	14,534	50,890	12,754	78,178
1924—25					
1	Profit	67,738	1,45,342	40,280	2,53,360
2	Expenses	52,285	87,274	25,544	1,65,103
3	Net-Profit	15,453	58,068	14,736	88,257

It will be noticed that the net-profits of each class of co-operative institutions show an increase during the year under report. These profits do not include the amounts of interest that may have been due to the rural societies from their members but were not actually recovered from them at the end of the year. They will be counted as profits only when they will be actually paid by the members to the societies.

V. RESOURCES.

18. The sources of the working capital of all the co-operative institutions during the period under report and the two preceding years are exhibited in the following statement.

The sources of working capital.

No.	Item.	Central.			Non-Agricultural.			Agricultural.			Total for the period under report.	Percent.
		1922-23.	1923-24.	1924-25.	1922-23.	1923-24.	1924-25.	1922-23.	1923-24.	1924-25.		
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Loans and deposits from non-members,	5,23,391	4,89,846	5,77,290	68,981	1,82,857	2,11,150	2,38,605	3,56,359	3,61,680	11,50,120	35.6
2	Loans and deposits from other Societies	1,04,365	97,305	1,35,315	27,743	19,769	36,714	5,13,440	4,06,789	5,35,072	7,07,101	21.8
3	Loans from Government	+1,14,762	+1,53,623	+1,49,561	2,050	300	104	58,637	38,849	19,681	1,69,346	5.2
4	Deposits from members... ..	* ...	* ...	* ...	2,34,490	1,65,889	1,87,418	2,19,311	2,47,615	2,84,030	4,71,448	14.6
5	Share Capital	1,15,946	1,28,382	1,36,557	54,692	67,604	82,217	41,944	39,489	39,941	258,715	8.0
6	Reserve and other funds	30,970	40,537	46,251	21,127	24,839	30,323	2,96,074	3,45,583	3,98,244	4,75,848	14.8
	Total	8,89,434	9,09,695	10,45,004	409,083	4,61,258	5,48,926	13,68,211	14,34,684	16,38,648	32,32,578	

+ These are not loans but are deposits from the Accountant General like other deposits with any other bank.

* Included in No. 1 deposits of members are not Shown separately.

It will be observed from the above statement that the total amount of gross working capital of all the co-operative institutions in the State rose to Rs. 32,32,578 from Rs. 28,05,637 at the end of the year under report. The owned capital of the movement which comprises its share capital, reserve funds and members' deposits comes to Rs. 12,06,011 i.e. 37.3 p. c of the total working capital. It may be noticed here that the total deposits in societies from members as well as non-members which amounted to Rs. 16,21,568 at the end of the year under report against Rs. 14,42,568 during the previous year denote a steady onward march in their progress. Again the amounts of loans directly advanced by Government to the co-operative societies go on steadily dwindling year by year, because Government loans to be advanced directly to the societies are now scrupulously discouraged excepting in very rare cases calling for special patronage. On the other hand the reserve fund of the societies goes on fattening year by year, testifying to the steady development and the solidarity of the movement of co-operation in general.

VI. DISPUTE AND LITIGATION.

19. Eighty-eight fresh suits were filed in the Registrar's office by 21 societies during the year under report as per section 19 of the Rules under the Co-operative Societies' Act. All the suits were disposed of during the period under report. There were no old suits pending at the beginning of the year, nor any in arrears at the close of the year. The total value of these new suits came to Rs. 21,494-6-4 against Rs. 41,176-0-6 in the previous year.

VII. AUDIT AND INSPECTION.

20. All the co-operative institutions in the State were as usual audited by Government Auditors. Besides, the Registrar, his Assistant and various Honorary Organisers in the different Talukas also conducted their inspection of the socie-

ties and assisted them in their development by practical advice and guidance which were highly conducive to the consolidation and co-ordination of their work.

VIII. ACTS, RULES AND BYE-LAWS.

21. The Act regarding the agricultural banks was during the year under report passed by the Government on the lines of the Co-operative Societies' Act. The bye-laws of the various co-operative institutions were also from time to time amended so as to meet the progressive requirements of their members.

Rules and Regulations.

IX. MISCELLANEOUS.

22. Three Co-operative Conferences were held each at Sinor, Kodinar, and Kosamba where several subjects pertaining to practical working of the societies were discussed. The first two conferences were convened by the Co-operative Department, while the third was organised by the Navsari Co-operative Banking Union. Such conferences prove eminently successful for popularising the co-operative movement and propagating the main principles of co-operation amongst the general public.

Co-operative Conferences.

23. Two classes were held, one at Kodinar in the Amreli District and the other at Kalol in the Kadi District for imparting training to the secretaries and other members of the co-operative societies. It was arranged to give instructions in the theory and general principles of co-operation as well as in accounts and practical working of the co-operative societies. Too much stress cannot be placed on the importance of such co-operative classes, as the successful working of the societies and the general spread of the movement chiefly depend on the efficiency of the leading members of the societies which cannot be secured without their being trained in the co-operative law and practice.

Secretaries' Training class.

24. The existence of old debts of the members of the co-operative societies is a great hindrance in the way of successful prosecution of the movement. The Baroda Government was graciously pleased to afford to sanction one lac of rupees to be advanced to the Baroda Central Co-operative Bank and to earmark the amount for being utilised towards the liquidation of the previous debts of the members of the co-operative societies. The Government advances the money at $3\frac{1}{2}$ p. c. to the Bank which lends the same at 5 p. c. to the societies. The members of the societies receive loans at 6 p. c. from the societies on the security of their landed property. Almost the whole sanctioned amount has been advanced through the agency of the Baroda Central Co-operative Bank, to the members of the various societies for redemption of their old debts. This amount can, however, touch only a fringe of the complicate question of the debts of the agriculturists, which is a highly pressing problem in the rural economy of our country. The Baroda Government, therefore, appointed a committee consisting of Government Official and Non-official members to deliberate and report on the question of Land Mortgage Bank. The Committee has submitted its report which is under the consideration of Government.

25. The "Kheti and Sahakarya Quarterly" publishes various instructive articles bearing on Co-operation and Agriculture. This magazine is intended jointly for Agriculture and Co-operation Departments. A proposal for the publication of a separate quarterly solely for co-operative subjects was submitted to the Government but was not sanctioned.

26. Co-operation is essentially a movement of the people. Unless the leaders of the public carry the torch of Co-operation from village to village, nay from house

The Baroda Co-operative Institute.

to house and enlighten the people with reference to the vast potentialities of the movement, Co-operation can never succeed in securing the general uplift of the people. Besides, as the movement goes on progressing year by year, it should depend less on Government assistance and be more guided and worked by the people. It is, therefore, intended to organise a separate non-official independent body of the leading persons interested in the advancement of Co-operation like the Bombay Provincial Co-operative Institute. Arrangements are already being made to found such an association for the Baroda State and it is earnestly hoped that it will ere-long be duly registered under the Co-operative Societies' Act.

27. The increase in the number of societies and their members, the steady growth of working capital and the reserve funds and the expansion of the co-operative movement in general both on its credit and non-credit side testify to the progressive development of the movement of co-operation in the State. But the real worth of co-operation can never be accurately gauged by mere figures of deposits or amounts of working capital. The co-operation which does not tend to elevate the moral tone of society is, a faked article. The real value of the co-operative movement is, therefore, centred in the moral and the social elevation of the masses that come under its influence. Thrift, self-help, mutual assistance and organisation which are vitally essential for the building up of a nation form the very watchwords of co-operation.

X. OFFICIAL AND NON-OFFICIAL ASSISTANCE RECEIVED.

28. The undersigned is thankful specially to the Honorary Organisers and Officers of the other Departments who gave valuable assistance in the organisation and

Help to the Department.

development of the co-operative societies. Thanks are also due to the Officers and clerical staff of the Co-operative Department who have rendered substantial help in the manifold activities of the Department.

Sd. B. T. P. Sd. K. A. THAKKAR.

Sd. SEVAKLAL D.
Registrar, Co-operative
Societies, Baroda State.

STATEMENT

Operations of

Classification.	Number of Mem- bers.		Number of affiliated Societies holding shares in Central Banks.				Loans made during the year to	
	Individuals	Societies.	Central credit	Agricultural credit.	Non-Agricul- tural credit.	Others.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7	8	9
I								
PROVINCIAL BANKS.								
II								
CENTRAL BANKS:								
District Baroda.								
Baroda Central Co-oper- ative Bank, Ltd.	162	246	...	216	30	...	4,000	2,08,816
Petlad Bhadran Co-oper- ative Bank, Ltd.	196	26	...	26	...	...	...	22,800
District Kadi.								
Mehsana Central Co- operative Bank, Ltd.	125	110	...	81	29	...	...	69,567
District Navsari.								
Navsari Co-operative Banking Union, Ltd.	52	68	...	68	...	...	...	63,175
District Amreli.								
Kodinar Co-operative Banking Union, Ltd.	...	52	...	51	1	...	...	82,254
Grand Total...	535	502	...	442	60	...	4,000	4,46,612
Grand Total Previous year.	520	454	...	400	54	...	...	3,17,714

A.

Central Banks.

Receipts from loans and deposits repaid during the year by.		Loans due by.		Loans and Deposits received during the year from			Sales of goods to members.
Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Central-Banks.	Primary Societies.	Individuals and other sources.	
10	11	12	13	14	15	16	
...	1,70,045	...	1,75,789	...	1,09,605	3,08,772	...
...	5,488	...	22,262	...	6,728	2,000	...
...	49,817	...	96,569	...	1,828	41,183	...
...	48,765	...	83,989	...	15,835	87,040	...
...	45,274	...	92,839	...	1,440	47,016	8,007
...	3,19,389	...	4,71,448	...	1,35,436	4,86,011	8,007
...	4,03,410	...	3,44,225	...	1,04,700	4,67,014	7,170

STATEMENT

Operations of

Classification.	Purchase of members, products.	Cost of management.	Share capital paid up	Loans and deposits held at the end of the year from.			
				Societies.	Provincial or central banks.	Government.	Individuals and other sources.
1	18	19	20	21	22	23	24
I PROVINCIAL BANKS.							
CENTRAL BANKS.							
District Baroda.							
Baroda Central Co-operative Bank Ltd.	...	5,364	72,050	1,09,605	...	79,500	3,15,625
Petlad Bhadran Co-operative Bank Ltd	...	530	10,060	6,078	...	4,398	2,000
District Kadi.							
Mehesana Central Co-operative Bank Ltd.	...	1,439	24,982	1,111	...	29,963	32,793
District Navsari.							
Navsari Co-operative Banking Union Ltd.	...	1,200	20,365	15,032	...	35,700	96,023
District Amreli.							
Kodinar Co-operative Banking Union Ltd.	...	1,791	9,100	3,489	...	...	1,30,849
Grand Total...	...	10,324	1,36,557	1,35,315	...	1,49,561	5,77,290
Grand Total Previous year.	6,215	10,409	1,28,382	97,305	...	1,53,623	4,89,848

A.

Central Banks.

Reserve and other Fund.	Working Capital.	Profit and Loss of the year.	Usual dividend paid on shares.	Most usual rate of interest.		Uncalled and Subscribed Share Capital.
				On borrowings.	On lendings.	
25	26	27	28	29	30	31
20,057.	5,96,837	7,057	7%	4½ to 5½%	7½%	72,050
...	22,536	535	...	5 to 6%	6½%	1,640
3,793	92,642	2,769	7%	4½ to 6%	7½%	13,043
6,771	1,73,891	2,134	9%	4 to 6%	7%	1,710
15,660	1,59,098	2,958	9%	6½%	9%	2,500
46,281	10,45,004	15,453	...	...	...	90,943
40,537	9,09,695	+ 14,610 - 76	...	...	...	94,955

STATEMENT

Operations of Agricultural Societies for the

Classification.	Number of Societies.	Number of Members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
Credit Class I.						
(a) Limited.						
Navsari	1	13	...	...	...	...
Total limited ...	1	13	...	...	...	...
(b) Unlimited.						
Baroda	243	5,996	6,62,203	25,675	7,50,085	1,07,637
Kadi	96	3,333	1,32,549	100	96,263	11,271
Navsari	91	2,422	2,19,035	...	1,96,203	12,038
Amreli	105	2,735	1,48,316	...	98,135	4,563
Total Unlimited ...	535	14,486	11,62,103	25,775	11,40,686	1,35,509
Total Class I Credit...	536	14,499	11,62,103	25,775	11,40,686	1,35,509
Total Class I previous year	484	13,266	9,74,819	43,861	10,62,499	89,757
Purchase and Sale Class II.						
(a) Limited.						
Baroda	1	12	...	...	...	...
Kadi	2	30	...	...	...	...
Amreli	9	108	...	...	...	...
Total Class II ...	12	150	...	...	...	...
Total Class II Previous year	8	102	...	...	...	...

B.

year ending 31st March, 1925 Baroda State.—Contd.

end of Govern- ment.	Reserve Fund.	Working Capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Remarks.
					On Borrow- ings.	On Lendings.	
22	23	24	25	26	27	28	29
...	...	10	2	...	...	...
...	...	10	2	...	...	...
5,300	1,44,036	8,06,868	23,804	...	6 %	9 $\frac{1}{2}$ %	
5,058	71,344	2,51,352	8,206	...	6 %	9 $\frac{3}{4}$ %	
5,468	1,01,815	3,43,196	11,220	...	6 %	9 $\frac{3}{4}$ %	
2,273	74,879	2,26,736	12,488	...	7 %	12 $\frac{1}{2}$ %	
18,099	3,92,074	16,28,152	55,718	...	...	...
18,099	3,92,074	16,28,162	55,720	...	...	...
35,276	3,40,324	14,18,226	+ 57,766 - 8,102	...	...	...
...	
...	...	140	11	...	...	...
...	
...	...	140	11	...	...	...
...	

STATEMENT

Operations of Agricultural Societies for the

Classification.	Number of Societies.	Number of Members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
Production Class III.						
(b) Unlimited.						
Baroda	1	14	2,976	...	6,001	...
Total Class III	1	14	2,976	...	6,001	...
Total Class III previous year	5	64	4,709	1,000	1,970	1,066
Production and Sale Class IV.						
(a) Limited.						
Baroda	1	13	...	...	...	...
(b) Unlimited.						
Baroda	1	40	920	2,700	584	1,957
Total Class IV.	2	53	920	2,700	584	1,957
Total Class IV previous year	2	95	1,228	12	1,005	...
Others Class VI.						
(b) Unlimited.						
Baroda	29	468	1,360	...	1,360	...
Kadi	13	374	...	...	...	...

STATEMENT

Operation of Agricultural Societies for the

Classification.	Purchase of Mem- bers' products.	Cost of Management.	Share capital paid up.	Loans and Deposits held at the year from			
				Members.	Non- members.	Societies.	Provincial or Central Banks.
1	15	16	17	18	19	20	21
Production Class III.							
(b) Unlimited							
Baroda ... ..	...	2,378	1,560	...	470	...	34
Total Class III	...	2,378	1,560	...	470	...	34
Total Class III previ- ous year	...	3,892	3,060	...	1,313	...	2,729
Production and sale Class IV							
(a) Limited							
Baroda	5,230	253	230	15	...	...	...
(b) Unlimited							
Baroda	10,693	21	280	...	...	...	...
Total Class IV	15,923	274	510	15	...	...	...
Total Class IV previous year	16,918	282	509	15	...	...	...
Others Class VI.							
(b) Unlimited							
Baroda ... ..	...	66	...	...	...	...	...
Kadi... ..	...	68	...	...	...	...	...

B.

year ending 31st March, 1925 Baroda State.-Contd.

end of Government.	Reserve Fund.	Working Capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Remarks.
					On Borrow- ings.	On Lendings.	
22	23	24	25	26	27	28	29
...	1,763	3,827	664	...	...	...
...	1,763	3,827	664	...	...	...
18,73	1,730	10,705	+ 672 - 230	...	...	...
...	455	700	+ 148	...	...	...
400	3,888	4,568	1,164	...	...	...
400	4,343	5,268	1,312	...	...	...
600	3,460	4,584	- 5 + 758	...	...	...
11,82	55	1,237	341	...	...	...
...	...	...	24	...	...	...

STATEMENT

Operations of Agricultural Societies for the

Classification.	Number of Societies	Number of Members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
Navsari	2	25	...	...	...	...
Amreli	6	75	...	...	...	...
Total Class VI. ...	50	942	1,360	...	1,360	...
Total Class VI previous year.	48	630	...	...	100	...
Grand Total ...	601	15,658	11,67,359	28,475	11,48,631	1,37,466
Grand Total previous year	547	14,157	9,80,756	44,873	10,65,574	90,823

B.

year ending 31st March, 1925 Baroda State.—Contd.

Loans due by			Loans and Deposits received during the year from			Sale of goods to members.
Individuals.	Of which over-due.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.	
8	9	10	11	12	13	14
...	...	...	105	...	...	108
...	...	...	51	...	...	...
...	...	...	580	1,000	...	768
...
12,81,961	2,06,337	8,671	3,39,741	5,67,455	...	19,473
11,47,404	1,87,998	24,089	3,73,505	4,32,281	...	18,075

STATEMENT

Operation of Agricultural Societies for the

Classification.	Purchase of Members' products.	Cost of Management.	Share capital paid up.	Loans and Deposits held at the year from			
				Members.	Non-members.	Societies.	Provincial or Central Banks.
1	15	16	17	18	19	20	21
Navsari ... ..	...	14	...	...	...	...	...
Amreli ... ..	...	14	...	5	...	...	...
Total Class VI	...	162	...	5	...	...	...
Total class VI previous year	...	23	...	...	...	...	...
Grand Total ...	16,791	15,886	39,941	2,84,030	3,61,680	...	5,35,072
Grand Total Previous year	18,618	16,863	39,489	2,47,615	3,56,359	...	4,06,789

B.—Concluded.

, year ending 31st March, 1925 Baroda State.

end of Govern- ment.	Reserve Fund.	Working Capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Remarks.
					On Borrow- ings,	On Lendings.	
22	23	24	25	26	27	28	29
...	9	9	- 4	...	...	...
...	...	5	- 1	...	...	...
1,182	64	1,251	360	...	...	...
1,100	69	1,169	+ 33 - 4	...	...	...
19,681	3,98,244	16,38,648	58,067	...	...	...
38,849	3,45,583	14,34,684	+ 59,229 - 8,341	...	...	...

B. T. P.

SEVAKLAL D.
Registrar, Co-operative Societies.

STATEMENT

Operations of Non-Agricultural Societies for the

Classification.	Number of Societies.	Number of Members.	Loans made during the year to		Receipts from loans and deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
Credit Class I.						
(a) Limited—						
Baroda	9	2,250	2,66,714	11,297	2,31,848	3,29,907
Kadi	2	625	370	...	402	...
Navsari	1	186	2,717	...	1,254	3,673
Amreli	1	10	...	...	...	...
Total Limited...	13	3,071	2,69,801	11,297	2,33,504	3,33,580
(b) Unlimited—						
Baroda	4	102	4,759	...	3,199	1,045
Kadi	31	605	13,113	...	10,724	...
Amreli	12	184	3,994	...	3,010	160
Total Unlimited ...	47	891	21,876	...	16,933	1,205
Total Class I...	60	3,962	2,91,677	11,297	2,50,437	3,34,785
Total Previous year...	54	2,894	2,59,494	2,300	2,72,835	2,66,971
Purchase and Sale Class II						
Baroda	3	1,412	3,186	363	2,092	68,459
Total Class II...	3	1,412	3,186	363	2,092	68,459
Total Previous year...	3	1,132	489	...	855	...
Grand Total...	63	5,374	2,94,863	11,660	2,52,529	4,03,244
Grand Total Previous year...	57	4,026	2,59,983	2,300	2,73,690	2,66,971

C.

year ending 31st March, 1925. Baroda State..

Loans due by			Loans and Deposits received during the year from			Sale of goods to Members.
Individuals.	Of which over-due	Banks and Societies	Individuals.	Central Banks.	Primary Societies.	
8	9	10	11	12	13	14
2,67,593	22,507	4,690	4,54,768	...	...	...
763	...	...	9	...	...	...
2,063	...	...	8,555	...	...	...
...
2,70,419	22,507	4,690	4,63,332	...	...	...
4,898	947	...	622	2000	...	...
27,046	9,976	...	194	11,700	...	10
3,794	156	...	20	3,482	...	...
35,738	11,079	...	836	17,182	...	10
3,06,157	33,586	4,690	4,64,168	17,182	...	10
2,61,106	23,591	2,300	3,01,710	24,470	...	...
5,982	4,601	186	36,835	47,131	...	48,931
5,982	4,601	186	36,835	47,131	...	48,931
4,887	...	...	1,493	...	...	38,796
3,12,139	38,187	4,876	5,01,003	64,313	...	48,941
2,65,993	23,591	2,300	3,03,203	24,470	...	38,796

STATEMENT
Operations of Non-agricultural Societies for the

Classification.	Purchase of Mem- bers products.	Cost of Manage- ment.	Share capital paid up.	Loans and Deposits held at the the year from			
				Members.	Non- members.	Societies.	Provincial or Central Banks.
1	15	16	17	18	19	20	21
Credit Class I							
(a) Limited.							
Baroda	4,202	68,830	1,78,916	2,04,060	...	...
Kadi	122	3,115	78	750	...	...
Navsari	67	1,027	3,141	4,201	...	...
Amreli
Total Limited	..	4,391	72,972	1,82,135	2,09,011	...	...
(b) Unlimited							
Baroda	99	...	2,002	497	...	2,000
Kadi	275	80	3,069	...	...	16,599
Amreli	63	...	204	...	...	2,981
Total Unlimited	...	437	80	5,275	497	...	21,580
Total Class I	...	4,828	73,052	1,87,410	2,09,588	...	21,580
Total Previous year	...	4,508	83,929	1,65,889	1,80,915	...	19,769
Purchase and Sale Class II							
Baroda	2,464	9,165	8	1,642	...	15,184
Total Class II	...	2,464	9,165	8	1,642	...	15,184
Total Previous year	...	1,628	3,675	...	1,942	...	...
Graand Total	...	7,292	82,217	1,87,418	2,11,150	...	36,714
Grand total Previous year.	...	6,136	67,604	1,65,889	1,82,857	...	19,769

C—Concluded.

year ending 31st March, 1925 Baroda State.

end of Government.	Reserve Fund.	Working Capital.	Profit and Loss for the year.	Usual divi- dend paid on shares.	Most usual rate of interest.		Remarks.
					On Borrow- ings.	On Lend- ings.	
22	23	24	25	26	27	28	29
...	17,057	4,68,863	11,018	9%	4½%	6½%	
...	203	4,146	539	...	5%	6%	
...	...	8,369	110	...	3%	6½%	
...	
...	17,260	4,81,378	11,657	...	...	...
...	1,018	5,517	+134 -162	...	6%	9½%	
104	8,978	28,830	+721 -102	...	6%	9½%	
...	599	3,784	+203-18	...	7½%	12½%	
104	10,595	38,131	+1,068 -282				
104	27,855	5,19,509	+12,715 -282				
300	21,686	4,52,488	+10,151 -303				
...	3,468	29,417	+2,303	...	6%		
...	3,468	29,417	+2,303	...	...	...
...	3,153	8,770	+2,906				
104	31,323	5,48,926	+15,018 -282				
300	24,839	4,61,258	+13,059 -303				

B. T. P.

K. A. THAKKAR.

SEVAKLAL D.

Registrar, Co-operative Societies,
Baroda State.

STATEMENT
CENTRAL BANKS
Receipts.

Classification.	Share receipts	Receipts by loans and deposits from			
		Non members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.
1	2	3	4	5	6
I Provincial Banks.	...	...	...	...	...
II Central Banks.					
District Baroda.					
Baroda Co-operative Central Bank, Ltd.	400	3,08,772	...	1,09,605	1,12,000
Petlad Bhadran Co-operative Bank, Ltd.	770	2,000	...	6,728	11,940
District Kadi.					
Mehesana Central Co-operative Bank, Ltd.	3,680	41,183	...	1,828	27,240
District Navsari.					
Navsari Co-operative Banking Union Ltd.	2,550	87,040	...	15,835	17,200
District Amreli.					
Kodinar Co-operative Banking Union Ltd.	1,000	47,016	...	1,440	...
Grand Total.	8,400	4,86,011	...	1,35,436	1,68,380

G.
RECEIPTS AND DISBURSEMENTS.

Loans and deposits recovered from			Income Realized.				Opening balance.	Grand total including the opening balance. Columns 2 to 9, 13 and 14.)
Individual members	Provincial and central banks	Societies.	Interest received.	Sale of goods to members.	Other Items.	Total income of year (Columns 10-12)		
7	8	9	10	11	12	13	14	15
...
...	...	1,70,045	33,873	...	9,874	43,747	3,94,837	11,39,406
...	...	5,488	315	...	17,933	18,248	20	45,194
...	...	49,817	7,159	...	70,479	77,638	52	2,01,438
...	...	48,765	9,572	...	2,31,955	2,41,527	1,398	4,14,316
...	...	45,274	11,108	8,007	62,759	81,874	1,361	1,77,965
...	...	3,19,389	62,027	8,007	3,93,000	4,63,034	3,97,668	19,78,319

STATEMENT
Disburse

Classification.	Share capital withdrawn.	Loans and deposits repaid to			Loans to			
		Non members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.
1	16	17	18	19	20	21	22	23
I Provincial Banks.								
II Central Banks.								
District Baroda.								
Baroda Central Co-operative Bank Ltd.		2,63,607		80,292	1,17,480	4,000		20,8,816
Petlad Bhadran Co-operative Bank Ltd.				650	7,542			22,800
District Kadi.								
Mehesana Central Co-operative Bank Ltd.		25,458		2,520	25,920			69,567
District Navsari.								
Navsari Co-operative Banking Union Ltd. ...	225	78,003		12,091	21,500			63,175
District Amreli.								
Kodinar Co-operative Banking Union Ltd. ...		31,501		1,883				82,254
Grand Total ...	225	3,98,569		97,426	1,72,442	4,000		4,46,612

G.—Concluded.
ments.

Expenses.						Closing blance.	Grand Total disburse- ments including closing balance. (Columns 16 to 28, 29 and 30.)	Remarks.
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and Contingencies.	Other Items.	Total Expendi- ture (Columns 24 to 28.)			
24	25	26	27	28	29	30	31	32
20,997	5,210	199	5,443	24,369	56,218	4,09,003	11,39,406	
...	...	...	530	13,640	14,170	32	45,194	
7,158	1,425	...	1,130	68,132	77,845	128	2,01,438	
6,313	899	...	1,200	2,30,209	2,38,621	701	4,14,316	
7,495	769	8,229	1,791	42,416	60,700	1,627	1,77,965	
41,963	8,303	8,428	10,094	3,78,766	4,47,554	4,11,491	19,78,319	

B. T. P.

K. A. Thakkar.

7 s.

SAVAKLAL D.

Registrar, Co-operative Societies,

STATEMENT

Central Banks-

Classification.	Assets.			
	Cash in hand and bank.	Market value of investments.	Loans due by members (Individuals.)	Loans due by banks and societies.
1	2	3	4	5
I Provincial Banks.	...	...	...	...
II Central Banks				
District Baroda.				
Baroda Central Co-operative Bank, Ltd.	4,09,003	17,500	4,000	1,75,789
Petlad Bhadran Co-operative Bank, Ltd.	182	...	...	22,262
District Kadi.				
Mehsana Central Co-operative Bank, Ltd.	1203	...	...	96,569
District Navsari.				
Navsari Co-operative Banking Union, Ltd.	88,130	...	...	83,989
District Amreli.				
Kodinar Co-operative Banking Union, Ltd.	62,827	200	...	92,839
Grand Total...	5,61,345	17,700	4,000	4,71,448

H.

Balance Sheet.

Assets.				Liabilities.	
Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from Provincial and Central Banks.
6	7	8	9	10	11
..
12,714	721	30	6,19,757	3,15,625	..
800	165	..	23,409	2,000	..
..	121	36	97,929	32,793	..
6,839	..	3,497	1,82,455	96,023	..
575	6,386	..	1,62,827	1,30,849	..
20,928	7,393	3,563	10,86,377	5,77,290	..

STATEMENT
Central Banks—

Classification.	Liabilities.				
	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.
1	12	13	14	15	16
I Provincial Banks.					
II Central Banks.					
District Baroda.					
Baroda Central Co-operative Bank, Ltd.	1,09,605	79,500	72,050	13,892	...
Petlad Bhadrans Co-operative Bank, Ltd.	6,078	4,398	10,060	338	...
District Kadi.					
Mehsana Central Co-operative Bank, Ltd.	1,111	29,963	24,892	...	...
District Navsari.					
Navsari Co-operative Banking Union, Ltd.	15,032	35,700	20,365	4,048	...
District Amreli.					
Codinar Co-operative Banking Union, Ltd.	3,489	...	9,100	...	...
Grand Total...	1,35,315	1,49,561	1,36,557	18,278	...

* Debentures where they exist

II.

Balance Sheet.

Liabilities.						Remarks.
Other items.	Reserve fund, under section 33 of Act II of 1912.	Other funds, e.g., buildings funds, etc.	Other undistributed profits carried forward.	Total.	Profit † and loss— (Column 14, Profit and Loss Statement.	
17	18	19	20	21	22	
						23
1,813	14,228	5,829	158	6,12,700	7,059	
...	...	...	...	22,874	535	
603	2,822	971	1,915	95,150	2,769	
2,382	3,355	3,416	...	1,80,321	2,134	
771	7,830	7,830	...	1,59,859	2,958	
5,569	28,235	18,046	2,073	10,70,924	15,453	

should be shown in this column.

B. T. P.

K. A. Thakkar.

SEVAKLAL D.
Registrar, Cooperative Societies.

STATEMENT
CENTRAL BANKS-

Classification.	Profit brought forward from last year.	Profit.				Total.
		Interest accrued.	By sale of goods to members.	By purchases and sale of members' products.	Other item.	
1	2	3	4	5	6	7
I						
Provincial Banks.						
II						
Central Banks.						
District Baroda.						
Baroda Central Co-operative Bank Ltd	35,788	...	...	5	35,793
Petlad Bhadrans Co-operative Bank Ltd	1,039	...	...	440	1,479
District Kadi.						
Mehesana Central Co-operative Bank Ltd.	7,159	...	...	24	7,183
District Navsari.						
Navsari Co-operative Banking Union Ltd.	10,278	...	...	1	10,279
District Amreli.						
Kedinar Co-operative Banking Union Ltd.	11,683	561	...	760	13,004
Grand Total...	...	65,947	561	...	1,230	67,738

I.

PROFIT AND LOSS STATEMENT.

Loss.						Net profit ^a or loss— (Column 22 of Balance Sheet.)	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
Interest due.	Cost of manage- ment paid and due.	Provision for bad and doubtful debts	Depreciation of stock and build- ings.	Other items.	Totat.				
8	9	10	11	12	13	14	15	16	17
23,293	5,365	...	78	...	28,736	7,057	35,793	28,736	
338	530	...	...	76	944	535	687	605	
2,974	1,440	...	...	...	4,414	2,769	2,991	1,021	
6,045	1,200	...	...	900	8,145	2,134	3,784	4,390	
7,495	1,791	...	...	760	10,046	2,958	13,004	10,045	
40,145	10,326	...	78	1,736	52,285	15,453	56,259	44,797	

B.T.P.

K. A. Thakar.

SEVAKLAL D.
Registrar, Co-operative Societies.

Short Summary of the Annual Report on the working
of the Co-operative Societies in the Baroda State
for the year ending 31st March 1925.

1. Mr. Sevaklal D. Parikh continued to hold the office of the Registrar of Co-operative Societies throughout the year under report.
2. Sixteen honorary organisers were working during the year in the charges separately assigned to each.
3. 669 Co-operative societies in all were in existence at the close of the year, their total number of members being 22,069, the total working capital being Rs. 32,32,578 and the total reserve fund amounting to Rs. 4,75,848.
4. There were three Central Co-operative Banks and two Co-operative Banking Unions in the whole State to finance co-operative societies, the Baroda Central Co-operative Bank continuing to be the co-operative leading financing institution. Over and above the Co-operative Banks and Banking Unions there were four Agricultural Banks in the State which advanced loans to the individual agriculturists as well as to the co-operative societies.
5. There were in all 601 agricultural co-operative societies at the close of the year under report, of which 536 were credit societies and 65 non-credit societies. The Agricultural non-credit societies comprised 2 milk societies, 1 irrigation society, 36 fodder storage societies, 12 grain storage societies, 12 supply societies and 2 societies for consolidation of scattered agricultural holdings. There were 63 non-agricultural societies during the year under report, including 33 Weavers', 8 Chamars', 2 Antyajjas', 3 Stores and 17 other urban societies. The Department has kept its eye both on the consolidation as well as the expansion of the Co-operative Movement.

6. The novel feature of the year under report is the successful attempt at consolidation of scattered agricultural holdings through the co-operative society of the village Sokhada; Taluka Padra of the Baroda District. Another novel and noteworthy feature of the year under report was the experiment of storing green fodder in Katcha pits by silo system through the agency of the various fodder storage co-operative societies in the State. In all about a lac and a half lbs. of green fodder was siloed in Katcha pits by about twenty societies.

7. Two classes to train the secretaries and other leaders of the co-operative societies were held—one at Kodinar and the other at Kalol during the year under report.

8. Three Co-operative Conferences were held each at Sinor, Kodinar and Kosamba where several subjects pertaining to practical working of the societies were discussed. Such Conferences prove eminently successful for popularising the co-operative movement and propagating the main principles of co-operation amongst the general public.

9. The increase in the number of societies and their numbers, the steady growth of working capital and the reserve funds and the expansion of the co-operative movement in general both on its credit and non-credit side testify to the progressive development of the movement of co-operation in the State. The real value of the co-operative movement is centred in the moral and social elevation of the masses that come under its influence. Thrift, self-help, mutual assistance and organisation which are vitally essential for the building up of a nation form the very watchwords of co-operation.

Sd. B. T. P.

Sd. K. A. THAKKAR,
Assistant to the Registrar,
Co-operative Societies.

Review

ON THE REPORT OF THE

**Co-operative Societies for the year 1924--25 ending
31st March 1925.**

1. Mr. Sevaklal D. Parikh held the Office of the Registrar of Co-operative Societies, during the year under report.
2. The number of Co-operative Societies rose to 669 from 609 existing at the close of the preceding year with an increase of Rs. 4,26,941 in the working capital and of Rs. 64,889 in the reserve funds as compared with Rs. 28,05,637 and Rs. 4,10,959 respectively of the last year.
3. It is gratifying to observe that there is a steady rise in the reserve Funds of all the societies which testifies to their able management and sound investments.
4. The Co-operative Banks and Banking Unions and the Agricultural Banks continued their work as usual.
5. It is satisfactory to note that the Department has given proper care and attention on the consolidation and expansion of the co-operative movement in the Raj. The successful activities of the Department regarding the consolidation of scattered agricultural holdings through the co-operative society of Sokhada and of encouragement of storing the green fodder in Katcha pits by silo system deserve the praise of Government. About a lac and half lbs. of green fodder was siloed during the year under report.

6. The net profits of the Central and Agricultural institutions increased from Rs. 14,834 and Rs. 50,890 to Rs. 15,453 and Rs. 58,068 respectively and those of the non-agricultural institutions rose from Rs. 12,754 to Rs. 14,736. The expenses of the Central Co-operative Societies were greater during the year under report. On the whole, the figures of expenses for the agricultural and non-agricultural institutions show an appreciative decrease than those of the preceding year.

7. The facts revealed by the table of resources point to the steady progress of the co-operative society in general.

8. In spite of the increase in the number of suits filed under the Co-operative Societies' Act, during the year under report there was a considerable decrease in the amount of the value of the suits.

9. It is gratifying to note that the Department has in mind the gist of co-operative movement which is entirely a movement of the people and by the people. The organisation of a body like the Baroda Co-operative Institute which the Department has in view will prove the utility and usefulness of co-operation on the above principle.

10. Thanks of His Highness' Government are due to Mr. Sevaklal for the useful work that he has been doing and for his efficient control over the activities of the Department.

Sd. A. N. Dixit.

Sd. GANPATRAO GAEKWAD.

Naib Dewan.