

PROCEEDINGS

OF THE

CONFERENCE OF REGISTRARS

OF

CO-OPERATIVE CREDIT SOCIETIES

HELD AT

SIMLA

ON THE

25th September 1906, and following days.

WITH APPENDIX.



S I M L A :

PRINTED AT THE GOVERNMENT CENTRAL PRINTING OFFICE.

1906.

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## Programme of Conference of Registrars of Co-operative Credit Societies, September 1906.

I.—General Progress made.

II.—Cash Banks.

A.—Village Banks.

(1) Number of members—class of members—area—limited or unlimited liability—entrance fees—deposits by members—loans by non-members or by Government—rate of interest paid on deposits—objects for which loans are made to members—interest charged to members—punctuality of repayment—extent and reasons for default—action taken to enforce punctuality—expulsion of unsatisfactory members—causes of failure of village banks. Growth of reserve fund. How it is held. For what purposes it may be used.

(2) The managing body. The manager. The accountant. Supervisors. Accounts. Disputes.

(3) Help to be got from (a) leading land-owners, (b) money-lenders, (c) others. Opposition experienced, and how to overcome it. Litigation, and how to avoid it.

B. Urban Societies.

Same heads as above.

C. (a) Central Banks.

(b) District Banks.

(c) Land Mortgage Banks.

D. Inspection, audit and control.

E. How best to finance the movement.

III.—Grain-banks—Dharmagolas. Their special advantages and difficulties. Village and central granaries.

IV.—Co-operative Village and Central Seed Societies.

V.—Other forms of co-operation—

(a) Weaving.

(b) Sugar-boiling.

(c) Sugar manufacture.

(d) Other purposes.

VI.—(1) Rules and by-laws under the Act.

(2) Amendment of the Act.

(3) Privileges granted by Government.

VII.—(1) Societies' year.

(2) Form of Annual Report and Statements

**Addendum to Programme showing notes and other documents  
received and the heads under which they were discussed.**

Head.	Designation of note.	Where printed.
I .	. Note of the Department of Revenue and Agriculture on general progress, with statements.	Appendix pages 2—8
II-A .	. Note on village banks in the Gonda District, by H. R. C. Hailey.	,, 9—11
II-B .	. Note on co-operative credit societies in Regiments of the Indian Army, by J. Hope Simpson.	,, 12—13
II-C .	. Note on the Moradabad District Co-operative Bank, Ltd., by J. Hope Simpson.	,, 14—15
II-E .	. Note on the financing of rural co-operative credit societies, by K. C. De.	,, 16—22
	. Note on the financing of co-operative credit societies in India, by W. R. Gourlay.	,, 23—32
III .	. Memorandum on village grain stores in Mysore State, by M. Shama Rao.	,, 33—39
VI (1)	. Report of the sub-committee formed to consider the rules and by-laws framed in the various Provinces.	,, 40—41
	. Note on the United Provinces rules as to summary recovery, by J. Hope Simpson.	,, 42—44
	. Note dissenting from the proposals in the above note, by P. R. Charriar.	,, 45—46
VI (2)	. Bombay Revenue Department's No. 3798, dated 19th April 1906, proposing amendment in section 3 (1) (a).	,, 47
	. Bombay Revenue Department's No. 7554, dated 8th August 1906, proposing amendment in section 10 (1).	,, 48—49
	. Note on the <i>Nidhis</i> of the Madras Presidency, by P. R. Charriar.	,, 50
	. Note on productive and distributive co-operative societies, by P. R. Charriar.	,, 51
	. Note on some anomalous and difficult provisions of the Co-operative Credit Societies Act, by J. Hope Simpson.	,, 52—54
	. Note of the sub-committee in favour of amendment of section 8 (1).	,, 55—56
	. Note of the sub-committee against amendment of section 8 (1)	,, 57
VII (1)	. Note on the co-operative credit year, by J. Hope Simpson	,, 58
VII (2)	. Report of sub-committee on the form of the Annual Report and Statements.	,, 59—72
	. Note on the Annual Reports on the working of Act No. X of 1904, by J. Hope Simpson.	,, 73—75