

**PROCEEDINGS**  
**OF THE**  
**PROVINCIAL CO-OPERATIVE**  
**CONFERENCE**

**HELD IN**

**POONA**

**SEPTEMBER 19 & 20, 1913**

**PROCEEDINGS**  
**OF THE**  
**PROVINCIAL CO-OPERATIVE**  
**CONFERENCE**

**HELD IN**

**POONA**

**SEPTEMBER 19 & 20, 1913**

## CONTENTS.

	Page.
Agenda ... ..	i
Proceedings of the Conference on Friday, September 19th ... ..	1
Proceedings of the Conference on Saturday, September 20th ... ..	6
<i>Appendices.</i>	
I.—Resolutions passed by the Divisional Conferences, N. D. and C. D. ... ..	20
II.—Sir Vithaldas D. Thackersey's Note on subject No. 3 ... .. (Education as the first condition of Co-operation.)	20
III.—A statistical return showing present state of education in Rural Societies ... ..	23
IV.—Mr. V. M. Herlekar's Note on subject No. 4 ... .. (The Secretary and his remuneration.)	33
V.—Mr. P. V. Ramunni's Note on subject No. 5 ... .. (A Co-operative Journal in English.)	34
VI.—Mr. K. N. Desai's Note on subject No. 6 ... .. (Some stray ideas about Co-operative Housing Associations.)	36
VII.—Mr. S. S. Talmaki's Note on subject No. 6 ... ..	38
VIII.—Mr. G. K. Devdhar's Note on subject No. 7 ... .. (Co-operation among mill-hands.)	50
IX.—Ráo Bahádur K. G. Desai's Note on subject No. 8 ... .. (Limitation of loans to Societies according to their needs.)	55
X.—Ráo Sáheb S. J. Deshmukh's Note on subject No. 9 ... .. (Common Defects of Co-operative Societies.)	56
XI.—Mr. R. M. Sane's Note on subject No. 9 ... ..	58
XII.—Sardar Ráo Bahádur Motilal Chunilal's Note on subject No. 10 ... .. (Desirability of exempting District Banks from section 5 (b) of Act II of 1912.)	61
XIII.—Mr. R. G. Naik's Note on subject No. 11 ... .. (Co-operative Societies and Village Sanitation.)	62
XIV.—Hon'ble Ráo Bahádur S. K. Rodda's Note on subject No. 11 ... ..	66
XV.—Ráo Sáheb Shívmurtiswami's Note on subject No. 11 ... ..	68
XVI.—Mr. G. K. Chitale's Note on subject No. 12 ... .. (Growth of Rural Co-operation in the Deccan and its future goal.)	69
XVII.—Schedule of resolutions adopted by the Conference ... ..	72

i

## AGENDA.

Subjects.	Speakers.
1. Opening address ...	His Excellency the Governor.
2. Account of Divisional Conferences ...	The Registrar, C. S.
3. Education the first condition of Co-operation.	Sir Vithaldas Thakersey, Director, Bombay Central Co-operative Bank.
4. The Secretary and his Remuneration.	Mr. V. M. Herlekar, B.A., LL.B., Chairman, Southern Marátha C.C.S.
5. An English Co-operative Journal ...	Mr. P. V. Ramunni, Editor, "Commerce & Co-operation."
6. Co-operative Housing Association ...	Mr. K. N. Desai, M.A., LL.B., Chairman, Northern Gujarát C.C.S. Mr. S. S. Talmaki, B.A., LL.B., Chairman, Shamrao Vithal C.C.S.
7. Co-operation among Mill-hands ...	Mr. G. K. Devdhar, M.A., Servants of India Society.
8. Limitation of loans to Societies according to their needs instead of their assets.	Ráo Bahádur Khandubhai G. Desai, Honorary Organizer, Surat.
9. Common Defects of Co-operative Societies.	Rao Saheb S. J. Deshmukh, Honorary Organizer, Bijápúr. Mr. R. M. Sane, Honorary Organizer, Sholápur.
10. Desirability of exempting District Banks from Section 5 (b) of Act II of 1912.	Sardar Ráo Bahádur Motilal Chunilal, Honorary Organizer, Gujarát.
11. Co-operative Societies and Village Sanitation.	Mr. R. G. Naik, Honorary Organizer, Belgaum. Honorable Ráo Bahádur S. K. Rodda, Honorary Organizer, Dhárwár.
12. Growth of Rural Co-operation in the Deccan and its future goal.	Mr. G. K. Chitale, B.A., LL.B., Honorary Organizer, Ahmednagar.
13. Miscellaneous Questions.	