

No. CEA-12011/238/2025  
Government of India  
Ministry of Cooperation  
The Co-operative Election Authority

09<sup>th</sup> Floor, Tower E, World Trade Centre  
Nauroji Nagar, New Delhi -110029

Dated: 17<sup>th</sup> April, 2025

Election no.11/2025-26

**ORDER**

**Sub: Appointment of “Returning Officer” and the “Election Programme” for Conduct of Election of The Central Financial Credit and Investment Cooperative (India) Ltd, Mariyan Complex, Kurisupally Junction, Pala, Kottayam, Kerala-686575**

1 In exercise of the powers conferred by Section 45 K (1) of the Multi-State Co-operative Societies (MSCS) Act 2002, as amended by the MSCS amendment Act 2023 read with Rule 19F (a) of the MSCS Rules 2002, as amended with MSCS Rules in 2023, the Co-operative Election Authority hereby appoints **District Magistrate/Collector, Kottayam** as Returning Officer for conducting Elections as under:

Elections of The Central Financial Credit and Investment Cooperative (India)Ltd.	
Number of Board of Directors	Board of Directors (21)
Registration No & Date	MSCS/CR/338/2010 Date- 22/03/2010
Office Bearers (2)	(i)Chairman -01 & (ii) Vice Chairman- 01

2. RO is requested to ensure the election is conducted as per the MSCS Act, 2002 as amended by MSCS (Amendment) Act 2023 and Rules framed thereunder. In case any provision of Registered Bye-Laws of the Society is inconsistent with the provision of Act and Rules made thereunder, then provisions of the Act/Rules shall prevail over such in-consistent provision and decision taken by CEA in this regard shall be final.

3. RO may submit proposal for appointment of adequate number of ARO

4. The Constituency shall be as per registered and approved Bye-Laws of the Society.  
**Every voter member has a right to elect all the directors individually.**

5. Further, in view of Rule 19(H)(2) of the MSCS Rules 2002 as amended in 2023 with MSCS Rules as 2023, the Election Programme for conducting election of the afore-mentioned Society is enclosed for further necessary action.

6. **Preparation of Member's List:** Returning Officer is requested to refer to Sec 29 of MSCS Act and Rule 19-I while publishing the list of eligible voters. The list should be drawn as on 31<sup>st</sup> March of the previous financial year which is immediately preceding to the election date. . The list of members should also be got posted on website of society.

7. **Disqualification for being a director:** While scrutinizing the nomination RO is requested to refer to Sec 29, 43 and 44 of MSCS Act and also Rules 19J, 19K and 19L of MSCS Rules (as amended time to time).



**8. Report to CEA on nomination:** RO to submit the list of final contesting candidate after withdrawal stage to CEA through e-mail.

**9. Prior approval of result of Board of Director:** After conduct of Elections of Board of Directors, the RO is mandated to submit the requisite details in Format 19 M (for members of the Board of Directors) under rule 19 M for seeking **prior approval** of the Co-operative Election Authority.

**10. Prior approval of result of Office Bearers:** After conduct of elections of Office Bearers, the RO shall submit the requisite details in Format 19-N for seeking **prior approval** of CEA before declaration of results.

**11. Display of Notification/orders on website of society:** Returning Officer shall ensure that the Society prominently displays the **List of Eligible Voters, Election Programme and Final List of the Contesting Candidates**, and other related important documents on the website of the Society prominently on the right-hand top corner of website in a box under the heading of "ELECTION OF BOARD OF DIRECTORS & OFFICE BEARERS" for enabling free, fair and transparent elections.

**12. Submission of account of election expenses by the candidate:** The provisions of MSCS Rules 19(U), (V), (W), (X) relating to expenditure to be incurred by the candidate in connection with elections are annexed herewith. RO is requested that these may be posted on the Notice Board and a copy may also be supplied to the person filing the nomination. The format or account of election expenses shall be kept as per particulars provided in Rule 19 (W). These accounts should be submitted to Returning Officer within 30 days of declaration of result by Returning Officer after approval of CEA.

**13.** Wide publicity be given for holding of Elections in terms of provision of the MSCS Act and the rules framed thereunder including advertisement in each state of operation. RO shall also issue a press release.

**13.1.** SMS, E-mail, advertisement in newspaper and all election related matters/notices be displayed on the notice Board of each Branch

**14.** Instructions for filling-up of the Format- M and N have been appended below the Format M and N, the same should be scrupulously followed by the Returning Office

**15.** It is also requested to provide the requisite details about basic pay of RO and ARO and other polling officers in the enclosed Performa along with a copy of cancelled cheque & PAN Card to claim remuneration from the Society in connection with discharge of duties for conduct of election as RO/ARO/Polling personnel etc.

**16.** This issue with the approval of Co-operative Election Authority

By Order



(Section Officer)

Cooperative Election Authority





To

District Collector / Magistrate  
Kottayam  
Email- dc-ktm@govin

Copy to:

1. The Chief Executive Officer/Managing Director of **of The Central Financial Credit and Investment Cooperative (India) Ltd, Mariyan Complex, Kurisupally Junction, Pala, Kottayam, Kerala-686575 Email. cfcicipala@gmail.com** with a request

- (a) To deposit amount on account of remuneration payment for the conduct of election by RO/ARO and Polling Officer(s). Amount of remuneration to be as per order CEA-12011/84/2024 dated 03.06.2024 (copy enclosed). The requisite amount is to be deposited by the society in CEA's account titled Cooperative Election Authority as details below: -

Name of Account Holder	Cooperative Election Authority
Name of Bank	State Bank of India
Account Number	43320407875
IFCS Code	SBIN0001076
Name of Branch	R.K.Puram, New Delhi
Type of Account	Saving Account

- (b) This may be ensured by C.E.O / M.D that the following documents must be uploaded on Official Website of the Society.

- i. Order of CEA for appointment of Returning Officer and election programme.
      - ii. Notification issued by Returning Officer giving details of election schedule and details of constituency etc.
      - iii. Provisional list of Members/Delegates who are eligible to vote.
      - iv. Publication of final list of Members/Delegates who are eligible to vote.
      - v. List of nomination received by the Returning Officers constituency-wise.
      - vi. List of nomination which has been rejected along with reasons for rejection.
      - vii. Publication of final list of contesting candidates.
      - viii. Declaration of result of Board of Directors.
      - ix. New Board of Directors and its Office Bearers.

- (c) All documents regarding the election will be prominently displayed on the website of the society.

2. The Registrar of Cooperative Societies, Govt. of Kerala & Karnataka
3. The Central Registrar of Cooperative Societies – for information
4. NIC with a request to upload on CRCS Website.



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Nauroji Nagar, New Delhi -110029

Issue Date: 17.04.2025  
Election no.11/2025-26

**Election Program**

Attachment of the Order no. CEA-12011/338/2025 dated 17<sup>th</sup> April, 2025 for conduct of election

(A)		General Information	
Name of MSCS		The Central Financial Credit and Investment Cooperative (India) Ltd	
Registration Number		MSCS/CR/338/2010	
Returning Officer		District Magistrate / Collector, Kottayam	
Post for which election being held		Board Member- 21 (General-18, SC/ST-1 & Women-2) Office Bearers-2 (Chairman-1 & Vice-Chairman-1)	
Area of Operation		Karnataka and Kerela	
Regular Member		4,06,794	
Polling Booth		8 (eight) polling station to be set up i.e. in each branch	
(B) Election program for Board of Directors			
SL. No.	Particulars	Date	Time
1	Publication of Provisional List of Members / Delegates, Eligible to Vote	19 <sup>th</sup> May, 2025 (Monday)	11:00 AM
2	Time Window for Raising Objection to the Provisional List	20 <sup>th</sup> May, 2025 to 26 <sup>th</sup> May, 2025 (Tuesday to Monday)	11:00 AM to 3:00 PM
3	Scrutiny of objection received to the Provisional List (if any)	27 <sup>th</sup> May, 2025 to 29 <sup>th</sup> May, 2025 (Tuesday to Thursday)	11:00 AM to 3:00 PM
4	Publication of Final List of Members / Delegates, Eligible to Vote	30 <sup>th</sup> May, 2025 (Friday )	11:00 AM
5	Issue and Filing of Nomination Form	31 <sup>st</sup> May, 2025 to 05 <sup>th</sup> June, 2025 (Saturday to Thursday)	11:00 AM to 3:00 PM




6	Publication of List of Nominations Received	06th June, 2025 (Friday)	5:00 PM
7	Scrutiny of Received Nomination Forms	09 <sup>th</sup> June, 2025 (Monday)	11:00 AM onwards
8	Publication of List of Valid Nominations	09 <sup>th</sup> June, 2025 (Monday)	5:00 PM
9	Withdrawal of Nominations	10th June, 2025 (Tuesday)	11:00 AM to 3:00 PM
10	Publication of Final List of Contesting Candidates	10th June, 2025 (Tuesday)	5:00 PM
11	Date of Polling, if Necessary	23 <sup>rd</sup> June, 2025 (Monday)	8:00 AM to 02:00 PM and all those who have entered polling station at 02 PM or before should be allowed to cast vote
12	Counting of votes	26 <sup>th</sup> June, 2025 (Thursday)	08:00 AM Onwards
13	Declaration of Result of Board of Directors	1 <sup>st</sup> July, 2025 (Tuesday)	After approval of Cooperative Election Authority, New Delhi on Format 19M
<b>(C) Election Program of Office Bearer</b>			
14	Announcement of Election Schedule I. Time window for filing nomination II. Scrutiny of nomination papers III. Time and date for withdrawal IV. Display of list of the contesting candidate and schedule of election	2 <sup>nd</sup> July, 2025 (Wednesday)	After Declaration of Result of Board Members' Election
15	Meeting of Newly Constituted Board & Publication of List for valid Nominations, Polling (if required)	3 <sup>rd</sup> July, 2025 (Thursday)	11:00 AM Onwards
16	Declaration of Result of Election of Office Bearers	After approval of Cooperative Election Authority, New Delhi on Format 19N	



17	RO may submit the details of basic pay drawn in the month in which election programme is issued	After receipt of order of appointment for RO and ARO
18	The society may deposit an amount on account of remuneration payment for the conduct of election by RO/ARO and polling personnel (s)	27 <sup>th</sup> June 2025 (Friday)

This issues with the approval of Cooperative Election Authority.

  
(Section Officer)  
Cooperative Election Authority





**19U. Account of election expenses.** — (1) Every candidate at an election shall keep a separate and correct account of all expenditure in connection with the election incurred or authorised by him between the date of the order calling the election and the date of declaration of the result thereof, both dates inclusive within the period of thirty days from the date of declaration of the result.

(2) The account shall contain such particulars as may be specified from time to time in addition to the particulars referred to in rule 19W.

(3) The total expenditure shall not exceed the amount as may be specified by the Authority from time to time.

(4) Every contesting candidate at an election shall lodge with the Returning Officer an account of his election expenses within the time and in the manner specified by the Authority from time to time.

**19V. Disqualification for failure to lodge account of election expenses.** — If the Authority, based on a report from the Returning Officer, is satisfied that a person has failed to lodge an account of election expenses within the time and in the manner specified in rule 19U and has no good reason or justification for such failure, the Authority shall, by order published in the Official Gazette, declare him to be disqualified for being elected as, and for being, a member of the board of any society, and any such person shall be disqualified for a period of three years from the date of the order.

**19W. Particulars of account of election expenses.** — (1) The account of election expenses to be kept by a candidate shall contain the following particulars in respect of each item of expenditure from day to day, namely: —

- (a) date on which the expenditure was incurred or authorised;
- (b) nature of the expenditure (as for example, travelling, postage or printing etc.);
- (c) amount of the expenditure: —
  - (i) amount paid;
  - (ii) amount outstanding;
- (d) date of payment;
- (e) name and address of the payee;
- (f) serial number of voucher, in the case of amount paid;
- (g) serial number of bills, if any, in case of amount outstanding;
- (h) name and address of the person to whom the amount outstanding is payable.

(2) All the vouchers shall be lodged along with the account of election expenses, arranged according to the date of payment and serially numbered by the candidate and such serial numbers shall be entered in the account under item (f) of sub-rule (1).

(3) It shall not be necessary to give the particulars mentioned in item (c) of sub-rule (1) in respect of items of expenditure, for which vouchers have not been obtained.

**19X. Notice by Returning Officer for inspection of accounts.** — The Returning Officer may, within two days from the date on which the account of election expenses has been lodged by a candidate, cause a notice to be affixed to his notice board, specifying—

- (a) the date on which the account has been lodged;
- (b) the name of the candidate; and
- (c) the time and place at which such account may be inspected