

File No.-M-13033/49/2025-MoC
Government of India
Ministry of Cooperation
Office of Central Registrar of Cooperative Societies

9th Floor, Tower – E, World Trade Centre,
Nauroji Nagar, New Delhi - 110029
Dated: - 22nd September, 2025

CIRCULAR

Subject: SOP for issuance of No Objection Certificate by the Registrars of Cooperative Societies, of respective States/UTs, for registration of new Multistate Credit and Multipurpose Societies and for expansion in their area of operation.

As per Rule 3(g) of the MSCS Act & Rules, 2002:

“Societies having objects and functions relating to credit or having multi-purpose objects shall be required to submit the following documents namely: -

- (i) *No objection certificate from the Registrar of Cooperative Societies of the States or the Union Territories concerned where the proposed area of operation of the society extends;*
- (ii) *Verification certificate of the background and other credentials of the Chief Promoter and Promoters duly certified by the RCS of the State, where the Registered Office of the Society is proposed to be located;*

2. Further, at the time of registration, area of operation is being allowed in only two contiguous States/UTs, as per Rule 3(1)(f) of MSCS Rules, 2002 and office Circular no. M-13033/66/2025-MoC, dated 19.09.2025.

3. It has been observed that various issues in issuance of No Objection Certificate, are being faced by the Registrars of Cooperative Societies of the States or the Union Territories.

4. Hence, the following Guidelines may be followed to issue NoC for the registration of new multi-state credit and multipurpose cooperative societies:

i. As per the provision of Rule 3(g)(ii), background and other credentials of the Chief Promoter and other Promoters should be established, through KYC, with proof of address & ID and verification report about the character and antecedents, from the state to which they belong.

ii. Undertaking that the chief Promoter and other Promoters are not engaged in money lending business and are not defaulters of any financial institution, may be obtained.

iii. Verification of at least 50 members from the respective State/UT, through KYC or verification report, should be done.

iv. It should also be verified that no society with the proposed name and sector, is already registered in the State/UT, under the respective State/UT Cooperative societies Act.

Format for issuing NOC for registration of new Multistate Credit and Multipurpose Societies and for expansion in the area of operation of registered MSCS is given below:

FORMAT FOR ISSUANCE OF NOC

S.NO.	NORMS	DETAILS/REMARKS
1.	Name/Address (with pin code) & email of the society	
2.	Details of Bank Account <i>a. Name & address of bank (should be in the society's H.Q district)</i> <i>b. Current/ Savings/ TASC*/Suspense</i> <i>c. Name of account holder</i> <i>d. Amount/Balance</i> <i>e. Date of opening</i>	
3.	Whether objectives/functions of the proposed society include credit or multipurpose activities	Yes/No
4.	Verification certificate of the background and other credentials of the Chief Promoter and other Promoters of the Interim Board, duly certified by the RCS of the State, where the Registered Office of the Society is proposed to be located. [Proof of Address and ID/ Police verification certificate]	
5.	Undertaking Submitted by the Chief promoter, in respect of the following: <i>a. The Chief promoter and other promoters are not engaged in money lending business</i> <i>b. The Chief promoter and other promoters are not defaulters of any financial institution</i> *(copies of the same may be forwarded to CRCS office also)	
6.	Verification of 50 members (from each respective state/UT)	
7.	Certified that No society with similar name in similar activity is registered under the respective State/UT Cooperative Societies Act.	

*TASC- Trust, Association, Society, and Club

Further, the NoC may be issued, subject to the following conditions:

1. The society shall abide by the Cooperative Act & Rules of the respective State/UT.
2. Any amendment in the byelaws of the society, made by the Central Registrar, should be informed and submitted to the State RCS. (office Circular no. R-11017/72/2015-L&M (part 2) dated 02.11.2018)

3. Prior written permission of the Registrar of Cooperative states/UTs, should be taken before opening of any branch, change of name or address of correspondence or Head Quarters of the society.
4. Contact details, email, address, mobile number and ID proofs, of all the directors/promoters and the Chief promoter, should be submitted to the Registrar of Cooperative Societies of the respective State/UT, as well as the District Magistrate of the concerned district, where the society has its head office/branch office.
5. Report of Election or any change in the management committee of the society should be immediately informed to all the concerned RCSs.
6. All records of the society, should be provided to the officials of RCS of State/UT, for inspection u/s 108, as ordered by CRCS.
7. Name of Registering authority and Non accountability of any Government Authority in the affairs of the said society, shall be displayed on the Notice Board/ Board of the society, in compliance oof this Office circular no, R-11017/12(1)2021-L&M, dated 25.06.2021 (copy enclosed).
8. All provisions related to credit societies, shall be equally applicable to Multipurpose multistate cooperative societies, having credit activities.



Additional Secretary & Central Registrar of Cooperative Societies

(Rabindra Kumar Agarwal)

NA

To

1. Registrar of Cooperative Societies of all States/UTs with the request to take accord of the above conditions.
2. IT section, for uploading on CRCS website