

No. CEA-12011/276/2025 (Vol-II)
Government of India
Ministry of Cooperation
The Co-operative Election Authority

09th Floor, Tower E, World Trade Centre
Nauroji Nagar, New Delhi - 110029

Dated: 01st July, 2026

Election No. 44/2026-27

ORDER

Sub: Appointment of "Returning Officer" and the "Election Programme" for Conduct of Election of Board of Directors & Office Bearers of "National Federation of State Cooperative Banks Ltd. (NAFSCOB) - reg.

1. The Cooperative Election Authority has been established under Section 45 of the MSCS Act, 2002 (as amended in 2023). As per Section 45-I of the said Act, the Authority discharges the following functions: -

- i. Conduct of elections of the multi-state cooperative society;
- ii. Supervise, direct and control the matters relating to preparation of electoral rolls; and
- iii. Such other functions as may be prescribed.

2. **Background:** The term of Board of Director of NAFSCOB expired on 28.12.2025. The Bye-Laws of the Society were not in conformity with the Multi-State Cooperative Societies Act, 2002 (as amended in 2023) and Rules framed thereunder. Therefore, the NAFSCOB were asked to get their Bye-laws amended to comply with the amended Act and rules framed thereunder. After the Bye-laws were amended, the NAFSCOB intimated to the Cooperative Election Authority about the amendment of the Bye-laws which were approved by CRCS on 27.12.2025 and sent the copy thereof vide their letter dated 29.12.2025.

2.1 The Section 45 J (5) of the Multi-State Cooperative Societies Act, 2002 (as amended in 2023) envisage that the term of the members of the board and its office bearers shall be five years and there is no provision to continue the board beyond said period. Accordingly, an Administrator was appointed vide Ministry of Cooperation's Order no.- File No. R-11017/30/2020- L&M dated 22nd May, 2026 for a period of six months to manage the affairs of the Society or until constitution of the new board, whichever is earlier.

3. Accordingly, 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, Thane** as Returning Officer for conducting Elections of the society as per details in subsequent paras.

4. The detailed election programme is as under: -

Election Program
{Rule 19H (2)}

A. General Information	
1	Name of MSCS National Federation of State Cooperative Banks Ltd. (NAFSCOB) J.K. Chambers, 5th Floor, Plot No.76, Sector-17, Vashi, Navi Mumbai - 400703
2	Registration No. L-11015/3/1975-L&M
3	Returning Officer District Magistrate / Collector, Thane



4	Members in Board of Directors to be Elected	Board of Directors – 21 (Bye-law 22) Office Bearers-2 (Chairman-1 & Vice-Chairman-1)
5	Operational Area	Whole of India
6	Total number of Members	About 32
7	Polling Booth	One polling booth to be set up at Registered office/HQ, Navi Mumbai or as decided by RO
8	Administrator's contact details	Administrator Sh. Subrata Kumar Nanda, CGM, NABARD
		Mobile No 8895893904
		Email Id. nafscob@nafscob.org

The Returning Officer is requested to publish election notice in the newspaper circulated in the area of operation as required under Rule 19-I (3) and to publish election programme on the website of the society.

Administrator should publish the list of eligible voters on the website and display on the notice board as on 30.06.2026. The list published should have a column about compliance with Bye-law no. 8 i.e. (disqualification of membership) – (i). Non-payment of annual subscription / additional subscription for two years (ii) Absence from three consecutive General Body meeting of the federation and such absence has not been condoned and (iii) All other disqualification which would make a member ineligible to cast vote.

The membership list as on 30th June, 2026 should be published on website before 15th of July, 2026. The members who have not paid annual subscription if they pay before finalization of voters list shall be eligible to cast vote

B. Program for seeking names of Representatives/Delegates from State Cooperative Banks

SL. No.	Particulars	Date
1	Handing over of List of Member by Chief Executive/Administrator to RO (as per format indicated in the table above)	17 th August, 2026 (Monday)
2	Publication of List of Members by RO on notice board and on website	On or Before 19 th August, 2026 (Wednesday)
3	Sending of letters to Societies/state cooperative banks by RO requesting them to send names of delegates	On or before 26 th August, 2026 (Wednesday)
4	Last date of receiving of resolution of delegates from members state cooperative banks by RO	29 th September 2026 (Tuesday)
5	Examination/Verification of documents of delegates received under Rule	29 th September, 2026- 30 th September, 2026 (Tuesday to Wednesday)



19H(5), Rule 19H(6) &
Rule 19H(7) and Section
38(3)

Note: Returning Officer must ensure:

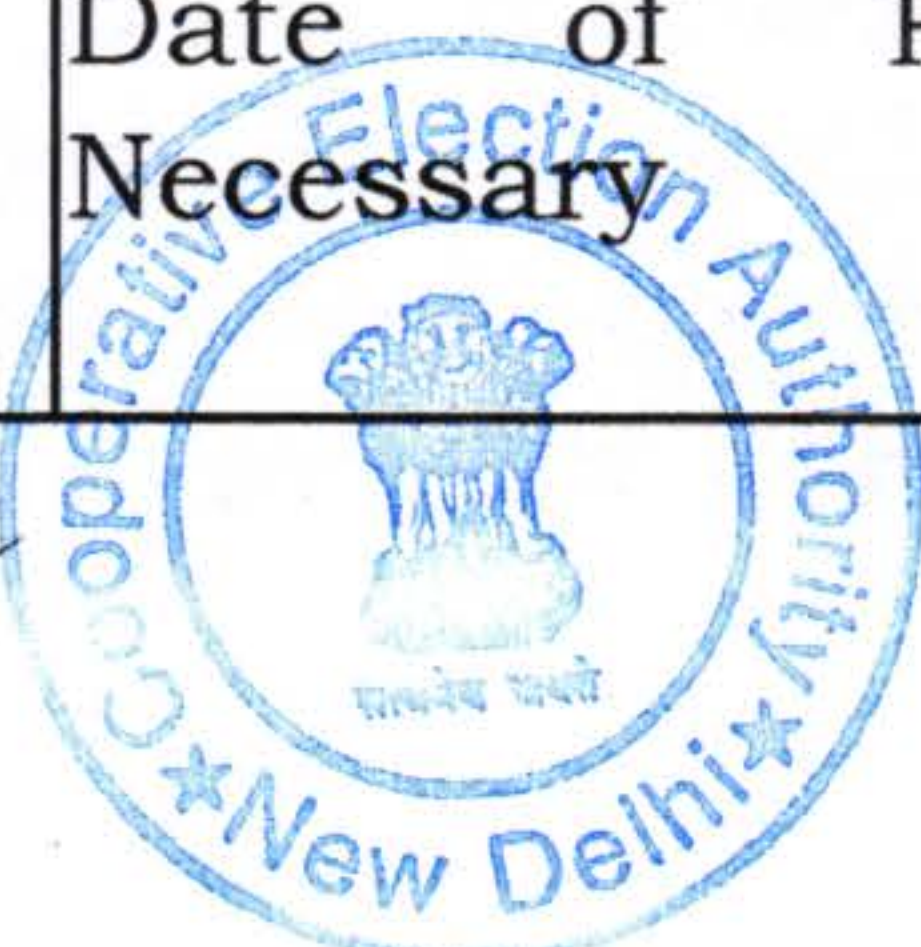
(i) Receipt of proforma of delegate/representative from Member-state cooperative banks at least 21 days before date of poll [Rule 19(H)(5)(6)]-
Proforma Annexed at-X

(ii) Proforma to be accompanied by a **FRESH RESOLUTION** of the State Cooperative Banks. Fresh resolution means that resolution of the Board of Directors nominating representative from State cooperative banks should be dated post 01.07.2026 (date of issue of this letter) onwards

(iii) Proforma to be submitted by the Member state cooperative banks to the Returning Officer [under Section 38(3) of MSCS Act] and under Rule 19H(5), 19H(6) & 19H(7) of MSCS Rules recommending the name of delegate of General Body (refer Annexure-4 of Handbook for preparation of Voter List) along with original resolution of the Board

C. Election program for Board of Director

1	Publication of Provisional List of Delegates, eligible to Vote on website and notice board	01 st October, 2026 (Thursday)	By Evening
2	Time Window for Raising Objection to the Provisional List	5 th to 9 th Oct, 2026 (Monday to Friday)	11:00 AM to 3:00 PM
3	Scrutiny of objection received to the Provisional List (if any)	12 th to 16 th Oct, 2026 (Monday to Friday)	11:00 AM to 3:00 PM
4	Publication of final list of Members/Delegates, eligible to vote on website & notice board	16 th Oct, 2026 (Friday)	By Evening
5	Issue and Filing of Nomination Form	21 st to 28 th Oct, 2026 (Wednesday to Wednesday)	11:00 AM to 3:00 PM
6	Display of nominations on website and notice board received by Returning Officer.	28 th Oct, 2026 (Wednesday)	By Evening
7	Scrutiny of Received Nomination Forms	29 th Oct, 2026 (Thursday)	Till Completion of Scrutiny
8	Publication of List of Valid Nominations	29 th Oct, 2026 (Thursday)	Immediately After Scrutiny
9	Withdrawal of Nominations	30 th Oct, 2026 (Friday)	11:00 AM to 3:00 PM
10	Publication of Final List of Contesting Candidates	30 th Oct, 2026 (Friday)	By Evening
11	Date of Polling, if Necessary	5 th Nov, 2026 (Thursday)	8:00 AM to 04:00 PM and all those who have entered polling station at 04 PM or before



			should be allowed to cast vote
12	Counting of votes	5 th Nov, 2026 (Thursday)	Immediately after pooling
13	Submission of Form 19M with recommendation for seeking approval of CEA before declaration of result of Governing Council	6 th Nov, 2026 (Friday/Thursday)	
14	Declaration of Result of Governing Council	On or before 13 th Nov, 2026 (Friday)	
(D) Election Program of Office Bearer (After Declaration of Result of Board of Directors)			
1	Announcement of Election Schedule	16 th Nov, 2026 (Monday)	
	Time window for filing nomination	09:30 AM to 11:30 AM	
	Scrutiny of nomination papers	12:30 PM to 02:00 PM	
	Time window and date for withdrawal	02:00 PM to 04:00 PM	
	Display of list of the contesting candidate and schedule of election	By Evening	
2	Meeting of Newly Constituted Board voting by Secret Ballot & Publication of List for valid Nominations, Polling (if required)- Booth to be set up.	17 th Nov, 2026 (Tuesday)	11:00 AM Onwards
3	Declaration of Result of Election of Office Bearers	on or before 21 st Nov, 2026 (Saturday)	

5. Detailed relevant important instructions on conduct of elections are attached at **Annexure-I**.

6. 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 inconsistent provision and decision taken by CEA in this regard shall be final.

6.1 Under section 45-L, in the interest of free and fair conduct of election and democratic governance (the number of eligible voters should be sufficiently more than the number of board of directors) the Cooperative Election Authority hereby directs that (i) Number of Vice Chairpersons in the Society shall not exceed one (ii)



District Cooperative Banks should be included as regular/ ordinary members, as for making nominal member requirement of having share holding is pre-requisite, under section 26. Further section 23 (2) provides that every federal cooperative shall in general meeting be represented by its member cooperative. These two inconsistencies in the bye laws, would require amendment in bye-laws, therefore it is directed that a proposal may be sent accordingly to the CRCS within three months.

7. RO is advised to go through the documents meant for conduct of election- namely (i) **Preparation of member list, (ii) Preparation of voter list, (iii) Guidelines relating for seeking prior approval of Board of Directors and Office Bearers and (iv) Manual of instruction on use of Ballot Paper.** These documents are available on the website <https://crcs.gov.in> under the heading: "**Cooperative Election Authority**". Instructions contained in these documents must be followed in letter and spirit so as to ensure free and fair election.

8. Handbook of RO for (i) Preparation of Member list November, 2025 (ii) Preparation of Voter list, December, 2025, (iii) Manual of instruction on use of Ballot Paper are also enclosed as **Annexure- VI, Annexure-VII & Annexure-VIII** respectively.

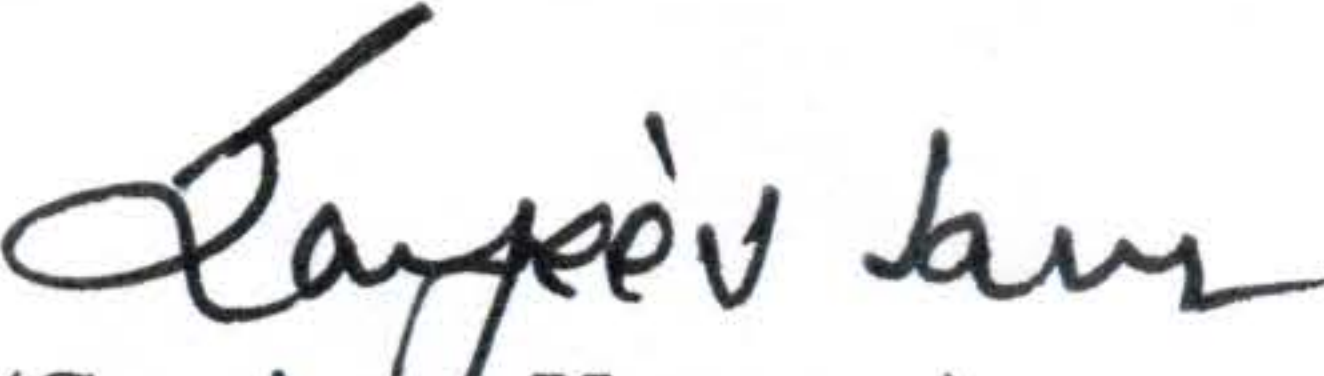
9. Instructions for filling-up of the Format- 19M (for seeking prior approval of Board result) and 19N (for seeking prior approval of Office Bearers) have been contained in Handbooks of Returning Officer- Seeking prior approval of result of election, this should be scrupulously followed by the Returning Officer. (**Annexure-IX**)

10. RO may submit proposal for appointment of adequate number of AROs.

11. **The Constituency shall be as per registered and approved Bye-Laws of the Society. Eligible voter shall cast vote as per Bye-Laws.**

12. A Checklist for RO is attached for monitoring the election process and recording various important information and details (**Annexure-II**)

13. This issues with the approval of Cooperative Election Authority.


(Sanjeev Kumar)

1/7/26

Director

Ph. No. 011-20909033

To,
District Collector / Magistrate, Thane
Email – collector.thane@maharashtra.gov.in

Copy to:

1. The Administrator, **National Federation of State Cooperative Banks Ltd. (NAFSCOB), Shri Subrata Kumar, Nanda-** nafscob@nafscob.org

2. The Chief Executive Officer of **National Federation of State Cooperative Banks Ltd. (NAFSCOB)** - **-with a request**

a. To meet the RO and brief him about the society and get issued the election notice under the signature of the RO and get it published in the area of operation of the Society.



- 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 Governing Council and its Office Bearers.
 - x. Election Notice under signature of RO to be published in newspapers by CEO.
- c. 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 F.No.4-11/2025/CEA dated 16.10.2025 (**Annex-IV**). 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

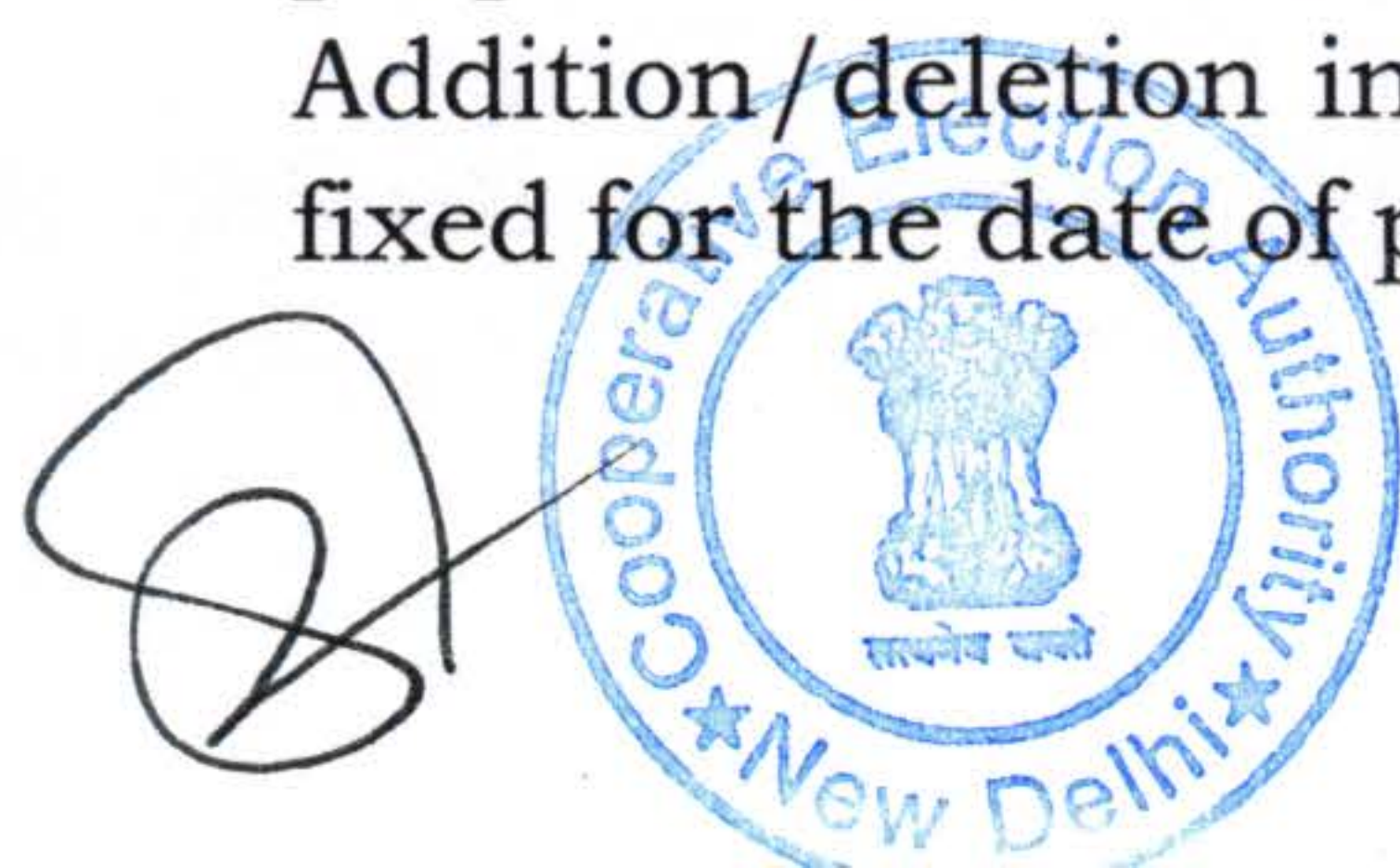
3. The Registrar of Cooperative Societies, Govt. of Maharashtra
4. The Central Registrar of Cooperative Societies, Ministry of Cooperation, New Delhi- for information
5. NIC with a request to upload on (www.crcs.gov.in).



Important Instructions

The following instructions are part of the order dated 01.07.2026. RO shall follow these instructions in letter and spirit so as to ensure free and fair conduct of election.

- 1. Role of Returning Officer in initiating Election Schedule:** Returning Officer may please refer to Rule 19(H)(4) and Rule 19(I)(3) and ensure that intimation is sent under his signature regarding date, time and place of General Meeting (Polling) to each member of the society and such information can also be sent electronically, if possible
- 2. Issue of election notice under the signature of Returning Officer:** Returning officer shall specify the date and time, place of receipt of nomination, and for all other stages of the election process clearly in the notification. Election Programme shall also be published on the notice board of the society and its branches for wider circulation to all members.
- 3. Publication of election programme on website of the society:** Returning Officer is requested to publish election programme on the website of the society.
- 4. Publication of election notice in the newspapers:** Returning Officer is requested to publish election notice in the newspaper circulated in the area of operation as required under Rule 19-I (3).
 - 4.1. Returning Officer is requested to send the newspaper cutting to the CEA.**
- 5.** Wide publicity to be given for holding of Elections in terms of provision of the MSCS Act and the rules framed thereunder including advertisement in each state in the area of operation. Election Programme shall also be displayed on the Notice Board of the Society. RO shall also issue a press release to ensure wide publicity about the election of the society
- 6. Preparation of Delegate List:** Returning Officer is requested to refer to Rule 19H (5), (6) & (7) of MSCS Rule. Member societies to send representatives for Multi-State Cooperative Society (MSCS) elections. A society may nominate its Chairperson, Chief Executive Officer, or an authorized Board member to act as a delegate; however, if an Administrator is in place, only the Administrator or CEO may represent the society. The process requires a Fresh Board resolution for every specific election, meaning separate resolutions are mandatory if a society is participating in multiple concurrent elections. This resolution, along with the required proforma (Annexure-4) as specified in Handbook for Voter List and along with a cover letter (Annexure-5) as specified in Handbook for Voter List, must be submitted to the Returning Officer (RO) at least 21 days before the General Meeting. The RO compiles after examination and publishes a provisional list of these delegates on the society's notice board and website to ensure transparency. [Refer Handbook of Returning Officer, preparation of Voter List, December, 2025].
- 7. Preparation of Members' List:** Returning Officer is requested to refer to Sec 29 of MSCS Act. The member's list should be drawn as on 31st March of the previous financial year which is immediately preceding to the election year.
- 8. Preparation of Voters List:** Returning Officer is requested to refer Rule 19-I while publishing the list of eligible voters and to refer the Handbook of Returning Officer, preparation of Voter List, December, 2025 while publishing the list of eligible voters. Addition/deletion in the list can be done as per Rule 19I (1) thirty days prior to the date fixed for the date of poll. The list of members should also be got posted on website of society.



8.1. The documents received from Member Societies of delegates should be carefully examined by RO/ARO. A delegate cannot file nomination in two group of the constituencies. Each delegate shall have one vote.

9. **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).

10. **Report to CEA on nomination:** Returning Officer is requested to send the list of candidates with the details- (i) filed nominations (ii) rejected nominations with reasons (iii) withdrawal of nominations and (iv) valid nomination with reference to the number of post of directors to CEA through e-mail and publish it on the Website of the Society.

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

12. **Election of Office Bearers:** Returning Officer shall preside over the meeting for the purpose of election of Office Bearers as per Rule 19N (2) and after conduct of elections of Office Bearers, the RO shall submit the requisite details in Format 19-N alongwith a report for seeking **prior approval** of CEA before declaration of results.

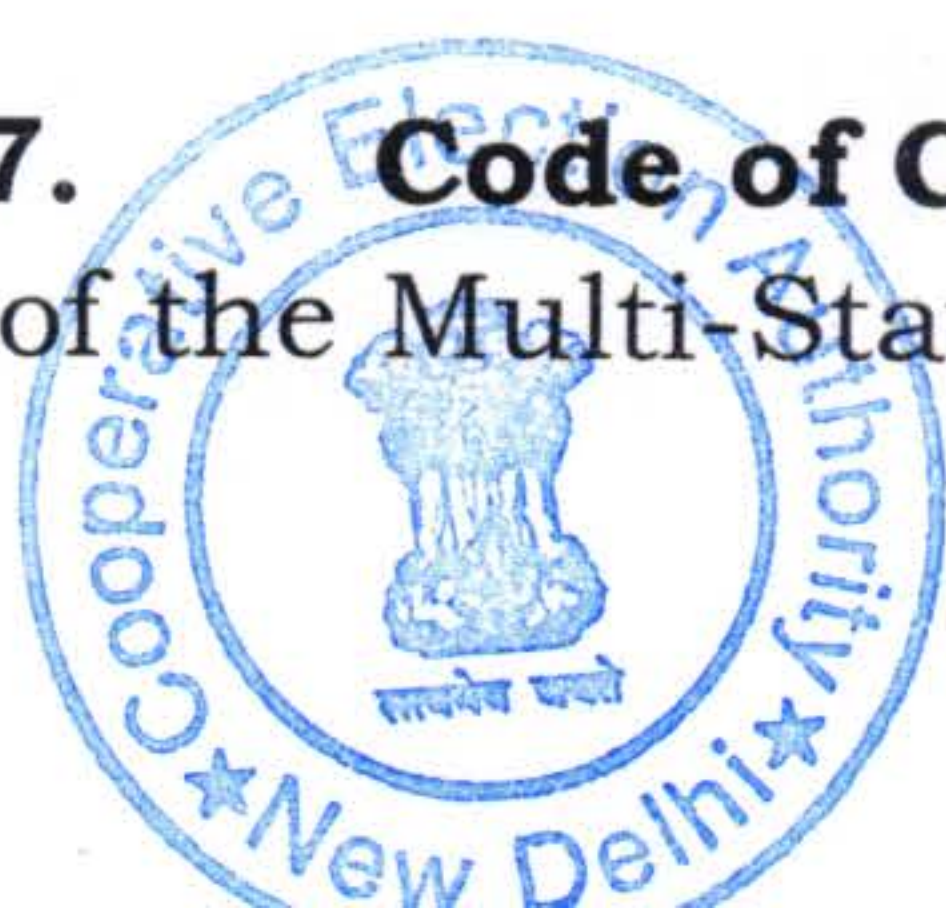
13. **Display of Notification/orders on website of Society:** Returning Officer shall ensure that the Society prominently displays the **List of Eligible Voters, Election Programme and Final List of the Contesting Candidates, and other related important documents on the website of the Society prominently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

14. **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.

15. **Payment of remuneration:** It is also requested to provide the requisite details about RO and ARO and other polling officer in the enclosed Proforma (**Annex-III**) along with a copy of cancelled cheque & PAN Number/Card to claim remuneration from the Society in connection with discharge of duties for conduct of election as RO/ARO/Polling personnel etc. The rates of remuneration for conduct of election is as per the office order dated 16.10.2025.

16. **Guidelines for Central Govt. Employees:** As per DOP&T Office Memorandum F.No.11013/1/2016-Estt.A-III dated 27th February, 2020 Government employee Under the rule 15(1)(c) of CCS (Conduct) Rules, 1964, R.O will obtain the details of contesting Central Government employees as to whether prior permission to contest election has been taken from the Central Government, as per enclosed proforma **Annexure-V** to accept or reject nomination filed by the Central Government Servant.

17. **Code of Conduct:** The Authority in exercise of the powers conferred by Section 45 L of the Multi-State Co-operative Societies (MSCS) Act 2002, read with Rule 19F (c) of the



(Handwritten signature)

MSCS Rules 2002, has decided to enforce the following code of conduct on multi-state cooperative societies whose election is being conducted, to be implemented in the area of operation of MSCS, as under:

a. Use of Vehicle of the Society during election period

Society's vehicle which has been allotted/provided to Office Bearers (Chairman/Vice-Chairman or President/Vice-President) should not use for canvassing/election related purposes.

These instructions will apply for a period of 30 days i.e. 30 days prior to date of polling.

b. Convening of Board meeting during election period

Meeting of Board of Directors (BOD) of the society whose election are being conducted may be convened in respect of all agenda items except agenda which influence voting by members and election outcome in the said elections.

CEO may take prior approval of the Returning Officer about the agenda items to be placed in the Board in respect of meetings of Board of Directors held 30 days prior to date of poll.

18. RO may note the provision relating to Accounts of election expenses (Rule 19U), Particulars of account of election expenses (Rule 19W) and notice by RO for inspection of accounts (Rule 19X) and submit the details to CEA within 30 days of declaration of result.

Seal:

Date: 1/7/2026



Sanjeev Kumar
(Sanjeev Kumar)

Director-CEA
Phone No.:011-20909039

