

Cooperative Election Authority

Information Note July, 2026

No.07/26

05.08.2026

As per section 45(1) of the Multi State Cooperative Societies (MSCS) Act, 2002 (as amended in 2023), the Central Government, by notification, established the Co-operative Election Authority (CEA) consisting of a Chairperson, a Vice-Chairperson and Members not exceeding three including one woman. The Authority was notified on 11th March, 2024.

2. Presently the Co-operative Election Authority (CEA) consists of the following: -

S.No.	Name	Designation
1.	Shri Devendra Kumar Singh	Chairperson
2.	Shri RK Gupta	Vice-Chairperson
3.	Smt. Monika Khanna, Joint Registrar, CRCS	Member

3. The headquarters of the office of the Co-operative Election Authority is at 9th Floor, Tower 'E', World Trade Centre, Nauroji Nagar, New Delhi-110029.

4. As per Section 45-I of the MSCS Act, 2002 (as amended in 2023), the Authority shall discharge the following functions, namely:

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

4.1 CEA is responsible for preparation of electoral rolls consisting of individual eligible members or/and delegates/representatives as per MSCS Act and Rules framed thereunder and as per bye-laws, conduct of elections of Board of Directors and Office Bearers of the MSCS.

5. Procedure for requesting election: Steps to submit election request through CRCS Portal online are as follow:

- i. Log in to the CRCS portal (<https://crs.gov.in/>) using the credentials (ID & Password of the Society).
- ii. Navigate to the "Election Request" section.
- iii. Fill the required details completely and accurately in the respective field.
- iv. Attach necessary documents in the portal in PDF and submit the request.
 - a. Election Request signed by Chairperson & CEO/MD of Society;
 - b. Resolution of present Board of Directors to conduct election;

- c. Previous schedules of election of Members of Board of Directors and Office Bearers including proceedings of Returning Officers;
- d. Latest approved Bye-Laws of the Society; and
- e. Fact sheet signed by Chairperson &CEO/MD of Society

6. The Authority has issued 371 (Three Hundred Seventy One) Election Programmes and appointed Returning Officers to conduct election of MSCS till end of July,2026. Generally, District Magistrate / Collectors are appointed as Returning Officer.

7. 287 (Two Hundred Eighty Seven) elections of Board of Directors & Office Bearers have been successfully conducted under supervision of CEA, till the end of July,2026.

8. 84(Eighty Four) elections of Board of Directors and of Office Bearers are ongoing as per election program issued by CEA, till the end of July,2026.

9. During the month of July,2026, elections of 11(Eleven) MSCS have been completed. The names of the Societies and date of elections of Board of Directors are as under: -

	Name of MSCS	Date of Polling	Whether polling held	Elected		
				G*	W*	S*
1	Ahmedabad Mercantile Co-operative Bank Ltd.	28.06.2026	No	09	02	01
2	Bhartiya Cooperative Gramin Vikas Evam Nirman Limited, Lucknow	21.06.2026	No	08	02	01
3	Fingrowth Cooperative Bank, Jaipur,	26.06.2026	No	08	02	00
4	Aditya- Anagha Multistate Credit Co-operative Society Ltd. Nagpur	05.07.2026	No	08	02	01
5	National Federation of Fishers Cooperative Limited (FISHCOPFED)	13.07.2026	No	10	00	00
6	SPG Multi-State Cooperative Credit Society Ltd., Solapur		No	08	02	01
7	Indian Agriculture Marketing Cooperative Limited, Jaipur	15.07.2026	No	13	02	01
8	State Bank of India Officers Cooperative Thrift & Credit Society Limited,	22.07.2026	No	08	02	01
9	State Bank of India Supervising Staff Co-operative Credit Society Limited, Patna.	19.07.2026	Yes	14	02	01
10	Utkrishti Agro and Allied Multistate Cooperative Society Ltd.	22.07.2026	No	08	02	01

11	National Cooperative Union of India,	18.07.2026	Yes	16**	00	00
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G* - General W* - Women S* – SC/ST

****Result of 05 seats of directors has not been declared pending orders of the Hon'ble Supreme Court.**

10. During the month of July,2026, election programme (EP) of 05(Five) societies have been issued as per the following details: -

	Name of MSCS	DM/DC	EP issued on
1	National Federation of State Cooperative Banks Ltd. (NAFSCOB), Thane	Thane	01.07.2026
2	Railway Employees Co-Operative Banking Society Limited. Jodhpur	Jodhpur	27.07.2026
3	Varachha Co-operative Bank Ltd., Surat,	Surat	31.07.2026
4	Shri Mahankali Sahakari Sakar Karkhana Ltd.,	Sangli	30.07.2026
5	Indian Cooperative Credit Society, Karnataka	Karnataka	31.07.2026

11. During the month, the Authority held its meetings on 22.07.2026 and 29.07.2026. Till July,2026, Ninety two (92) meetings have been held by the Authority.

12. The Authority has been holding meetings with Societies listed in Schedule-II. Till July,2026, meetings with the Chief Executive Officers of following Societies/Federation have been held: -

	Name of Federation
1	All India Handloom Fabrics Marketing Cooperative society Ltd
2	Tribal Co-operative Marketing Development Federation of India Ltd.(TRIFED)
3	National Cooperative Housing Federation Ltd
4	National Cooperative Consumer's Federation of India Ltd
5	National Cooperative Union of India Ltd
6	National Federation of Fishermen's Cooperative Society Ltd., New Delhi
7	National Federation of Cooperative Sugar Factories Ltd., New Delhi
8	National Federation of State Cooperative Banks Ltd., Mumbai
9	National Federation of Labour Cooperative Ltd., New Delhi
10	National Agricultural Cooperative Marketing Federation of India Limited
11	Indian Farmers Fertilizer Cooperative Limited

12.1 Objective of these meetings is to align their Bye-Laws with amended Multi-State Cooperative Societies Act, 2023 and Rules framed thereunder.

13. During the month of July,2026, meetings with the MDs/CEOs of following Multi-State Cooperative Societies have been held:

S.No.	Name of the Coop. Society/Federation	Date of Meeting.
1.	Mahakali Sugar Factory, Sangli.	01.07.2026
2.	Administrator, NAFSCOB (Shri Subrata Kumar Nanda, Chief GM, NABARD).	06.07.2026
3.	Railway Employees Coop. Banking Society Ltd., Jodhpur.	09.07.2026

14. **Important Decisions of the Authority:**

i **Restriction on contesting of elections by Central Government Employees:**

Decision : The Authority implement the Guidelines for Central Govt. Employees issued vide DOP&T Office Memorandum No. F.No.11013/1/2016-Estt.A-III dated 27th July,2020, Government employee under the **rule 15(1)(c) of CCS (Conduct) Rules, 1964, Returning Officer will obtain details of contesting Central Government employees as to whether prior permission to contest election has been taken from the Central Government, to accept or reject nomination filed by the Central Government Servant. This condition has been incorporated in the Election Programmes issued from the month of August, 2025.** However no sanction of Controlling Officer is required to cast vote.

ii **Disqualification on failure of maintenance of Accounts and lodging of Election Expenses account with Returning Officer within 30 days**

The Rule 19U (Account of Election Expenses) and Rule 19V (Disqualification for failure to lodge account of election expenses) forms the part of the Rules under MSCS Rules, 2002 as amended in 2023. In view of the fact that the Authority is not receiving the account statements as required under Rule 19U, 19V and 19W, the Authority also made it a part of Election Programme to bring it to the notice of Returning Officer and contesting candidate for its compliance.

iii. **Under Rule 19F(c), the CEA has laid down following code of conduct on 11th November, 2025 on the Multi State Cooperative Societies whose election is being conducted:**

i. **Use of Vehicle of the Society during election period**

It has been decided in the 74th meeting of the Cooperative Election Authority held on 06.11.2025 that Society's vehicle which has been allotted/provided to Office Bearers (Chairman/Vice-Chairman or President/Vice-President) cannot be used for canvassing/election related purposes. These instructions will apply for a period of 30 days i.e. 30 days prior to date of polling.

ii. **Convening of Board meeting during election period**

The Cooperative Election Authority in its 74th meeting held on 06.11.2025 decided that meeting of Board of Directors (BoD) of the society under election process, July be convened in respect of all agenda items except agenda which do not influence voting by members and election outcome in the said election. CEO may take prior approval of the Returning Officer about the agenda items to be placed in the Board.

15. During the month of September, 2025, the Guidelines for Appointment of Observers had been issued vide order no. CEA-12011/218/2025 dated 15th September, 2025 and are available on crcs.gov.in.

16. **Revision in the rates of remuneration to ROs/AROs for conduct of election of MSCS**

Taking cognizance of the requests received from various societies, the Authority issued an order dated 16.10.2025 regarding revision in the rates of remuneration to ROs/AROs for conducting the election of MSCS and the same is available on crcs.gov.in. The revised rates of remuneration to ROs/AROs are as follows: -

	Nature of Election	Contested Elections	Uncontested election
1.	Regular election of Board of Directors including Office Bearers.		
	A. All societies in Schedule II.	Rs.50,000/-	Rs.25,000/-
	B. Multi State Cooperative Banks.	Rs.50,000/-	Rs.25,000/-
	C. Societies where elections of delegates or election to RGB (constitution of Representative General Body) is involved.	Rs.50,000/-	Rs.25,000/-
2.	Regular election of Board of Directors including Office Bearers of all other societies.	Rs.40,000/-	Rs.20,000/-
3.	Casual Vacancy of Board of Directors.	Rs.10,000/-	Rs.10,000/-
4.	Casual Vacancy of Office Bearers.	Rs.10,000/-	Rs.10,000/-
5.	Election of newly registered societies with less than 250 members.	Rs.10,000/-	Rs.10,000/-

16.1 There is no change in the rate of honorarium of Polling personnel which is fixed at Rs.1,000/- per election. Additionally, PA to RO or Data Entry Operator would also be treated as Polling Personnel and eligible to Rs.1,000/- per election.

17. To facilitate the conduct of free and fair election, CEA has prepared the following consolidated instructions:

- Preparation of Member List, Nov., 2025
- Preparation of Voters List, July, 2026
- Instructions for the Returning Officer for filling up Format 19M & 19N
- Manual of Instructions on use of Ballot Paper

These handbooks are also available on <https://cres.gov.in>

18. Implementation of amendments in the Banking Regulation Act, 1949 with regard to maximum tenure of 10 years for contesting the elections as Board of Directors:

Effective from 1st August, 2025, amendment in Section 10A (sub-section 2a(i) of the Banking Regulation Act, 1949 (BR Act), the maximum continuous tenure of directors of cooperative banks (excluding Chairperson and Whole-time Directors) has been extended from 8 to 10 years.

Instructions in this regard have been included in the appointment orders of the Returning Officers to ensure implementation of this amendment so as to conduct election in transparent, free and fair manner.

Following elections of Multi State Cooperative Banks have been done after 01st August, 2025:

	Name of MSCS	Date of Poll	Elected			Contested (Y/N)
			G*	W*	S*	
1	The Mehsana Urban Cooperative Bank Ltd., Mehsana	03.08.25	6	1	1	Yes
2	Railway Shramik Sahakari Bank Ltd., Bikaner	08.10.25	1**			Yes
3	A.P Mahesh Cooperative Urban Bank Ltd., Hyderabad	07.12.25	12	2		Yes
4	Bharati Sahakari Bank Ltd., Pune.	07.12.25	12	2	1	No
5	The Ajara Urban Co-operative Bank Ltd., Ajara	21.12.25	15	2	1	No
6	Shri Veershaiv Cooperative Bank Limited, Kolhapur	04.01.26	16	2	1	No

7	Zoroastrian Cooperative Bank Limited, Mumbai City	22.03.2026	8	2	1	No
8	Solapur Janta Sahakari Bank Limited (Multi State Scheduled Cooperative Bank), Solapur	17.03.2026	14	2	1	Yes
9	The Varachha Cooperative Bank Limited, Surat	05.04.2026	12	2	1	Yes
10	The COSMOS Cooperative Bank Ltd, Pune	24.04.2026	Casual Vacancy for Chairman			No
11	Jalgaon People's Cooperative Bank Limited Jalgaon, Maharashtra	26.04.2026	11	2	1	No
12	Sanmati Sahakari Bank Limited, Kolhapur	29.03.2026	10 (4 Vacant)	01 (1 Vacant)	Vacant	No
13	The Kalupur Commercial Cooperative Bank Ltd. Ahmedabad	26.05.2026	For the post of Chairperson			No
14	Ahmedabad Mercantile Co-operative Bank Ltd.	28.06.2026	09	02	01	No

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