

Cooperative Election Authority

Information Note

September, 2026

No.09/26

26.10.2026

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. Generally, District Magistrate / Collectors are appointed as Returning Officer.

7. 316 (Three Hundred Sixteen) elections of Board of Directors & Office Bearers have been successfully conducted under supervision of CEA, till the end of September,2026.

8. 43(Forty three) elections of Board of Directors and of Office Bearers are ongoing as per election program issued by CEA, till the end of September,2026. The details are given at the Annexure I.

9. During the month of September,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.	Krishi Samriddhi Cooperative Limited, Chandigarh	23.08.2026	No	04	02	01
2.	Larsen and Turbo Group Employees Cooperative Thrift and Credit Society Limited, Chennai	27.06.2026	No	05	02	-
3.	Saraswat Cooperative Bank Limited, Mumbai	08.09.2026	No	16	02	01
4.	DBS Bank India Staff Cooperative Thrift and Credit Society Limited.	24.08.2026	No	08	02	01
5.	Shri Mahankali Sahakari Sakhar karkhana Ltd., Sangli	06.09.2026	Yes	14	02	01
6.	Hindustan Petroleum Corporation Employees' Cooperative Society Limited, Chennai	10.08.2026	No	08	02	01
7.	Indian Oil Corporation Employees' Cooperative Credit Society Limited, Mumbai	13.09.2026	No	12	02	01
8.	Great Farmers Multi state Cooperative	17.08.2026	No	04	02	01

	Society Limited, Kanyakumari					
9.	Sarayu Urban Multi State Cooperative Credit Society Ltd., Bhandara	09.08.2026	No	04	02	01
10.	Navin Subhedar Nagari Multistate Cooperative Credit Society Ltd Nagpur,	06.09.2026	No	14	02	01
11.	Lord Jiveshwar Multistate Multipurpose Co-operative Society Limited, Kolhapur	06.09.2026	No	08	02	01

G* - General W* - Women S* – SC/ST

10. During the month of September,2026, election programme (EP) of 16(Sixteen) societies have been issued as per the following details: -

	Name of MSCS	DM/DC	EP issued on
1.	Citizen Credit Cooperative Bank Limited, Mumbai	Mumbai	02.09.2026
2.	Karmayogi S.R. Paricharak Multistate Credit Co-operative Society Ltd., Solapur	Solapur	02.09.2026
3.	Life Empower Multi state Agro Cooperative Society Limited, Ernakulam	Ernakulam	03.09.2026
4.	Ashwini Sahakari Rugnalaya Sanshodha Kendra Niyamit, Solapur	Solapur	03.09.2026
5.	Rani Lakshmibai Krishak Multi state Cooperative Society Hazaribagh	Hazaribagh	10.09.2026
6.	Viswas Multi- State Agro Cooperative Society Limited, Kollam	Kollam	15.09.2026
7.	Bhartiyam Multistate Cooperative Credit Society Limited, Ahilyanagar	Ahilyanagar	15.09.2026
8.	Yeshoda Multistate Cooperative Credit Society Limited, Dharashiv	Dharashiv/Osmanabad	15.09.2026
9.	Warana Valley Sahakari Kharedi Vikri Society Ltd., Sangli,Maharashtra	Sangli	16.09.2026
10.	Maheshwar Multi State Cooperative Credit Society Ltd., Ahilyanagar	Ahilyanagar	16.09.2026
11.	Federation of Multi State Cooperative Credit Society, Pune	Pune	16.09.2026
12.	The State Welfare Co-Operative Society Limited, Ernakulam	Ernakulam	17.09.2026
13.	Jai Mahesh Multi State Vehicle Services Cooperative Society	Pune	18.09.2026

	Limited, Pune		
14.	Janata Sahakari Bank Limited, Dharashiv	Dharashiv	18.09.2026
15.	The Hasti Co-op. Bank Ltd.,	Dhule	30.09.2026
16.	Kamdhenu Dairy Multistate Cooperative Society Ltd.	Gwalior	30.09.2026

11. During the month, the Authority held its meetings on 23.09.2026. Till September,2026, Ninety four (94) meetings have been held by the Authority.

12. The Authority has been holding meetings with Societies listed in Schedule-II. Till September,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.

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

	Name of the Coop. Society/Federation	Date of Meeting.
1	Shri M. Rajamurugan, MD, TRIFED.	08.09.2026
2	South Central & South Coast Railway Empls. Coop. Credit Society Ltd.	22.09.2026
3	The Bihar Posts and Telegraphs Cooperative Society Limited, Patna.	23.09.2026

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, may 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:

- a. Preparation of Member List, Nov., 2025
- b. Preparation of Voters List

- c. Instructions for the Returning Officer for filling up Format 19M & 19N
- d. Manual of Instructions on use of Ballot Paper

These handbooks are also available on <https://crccs.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
15	Fingrowth Cooperative Bank, Jaipur,	26.06.2026	08	02	00	No
16	Dombivli Nagari Sahakari Bank Ltd. Thane	26.07.2026	08	02	01	No
17	Saraswat Cooperative Bank Limited, Mumbai	08.09.2026	16	02	01	No

G* - General W* - Women S* - SC/ST

ANNEXURE-I

On-going Elections reviewed as on 21.10.26(as on 30th Sept. 2026)

	Name of the MSCS	Appointed RO	Date of Issue & Period of election
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			program
1.	Central Goods and Service Tax and Allied Departments employees Cooperative Credit Society Ltd, Mumbai	DM/DC Mumbai City	EP issued on 25.03.2026 (24.8.26 to 21.10.26)
2.	The Subham Credit Cooperative Thrift & Credit Society Limited, Delhi	DM/DC North-East Delhi	Revised EP issued on 17.9.26 (9.11.26 to 15.12.26)
3.	Edassery Agro and Marketing Multistate Cooperative Society Ltd., Thrissur	DM/DC Thrissur	EP issued on 13.05.2026 (2.6.26 to 5.8.26) Form 19 M received on 13.7.26 but not in the prescribed format.
4.	Shri Dattatray Urban Multi State Cooperative Credit Society Limited, Akola	DM/DC Akola	EP issued on 27.05.2026 (21.9.26 to 16.11.26)
5.	IP Officer Multi State Cooperative Housing Society Limited, Delhi	DM/DC South West Delhi	EP issued on 27.05.2026 (27.7.26 to 30.9.26) Clarification on NOC sought on 9.10.26
6.	Waste Managers Multi State Cooperative Society Limited, Vidisha	DM/DC Vidisha	Revised EP issued 21.10.26 (30.11.26 to 25.01.27)
7.	Farmtrade Agro Marketing Cooperative Limited, Gurugram	DM/DC Gurugram	EP issued on 05.06.2026 (29.6.26 to 18.8.26) Form 19-M yet to be received in the prescribed format.
8.	All India Handloom Fabrics Marketing Cooperative Society Ltd, (AIHFMCSL), New Delhi	DM/DC New Delhi	EP issued on 05.06.2026 (06.08.2026 to 10.11.26) Form 19M received.
9.	Grow Green Cooperative Society Limited, Bareilly	DM/DC Bareilly	EP issued on 11.06.2026 (17.8.26 to 14.10.26)
10.	Income Tax Department Cooperative Society Limited, Chennai	DM/DC Chennai	Revised EP issued on 30.07.2026 (12.08.26 to 08.10.26)
11.	The Royal Lands and Nest Cooperative Housing	DM/DC Chennai	EP issued on 25.06.2026

12.	Society Limited, Chennai GP Parsik Sahakari Bank Limited, Thane	DM/DC Thane	(17.8.26 to 19.10.26) EP issued on 25.06.2026 (10.8.26 to 26.11.26)
13.	National Federation of State Cooperative Banks Ltd. (NAFSCOB), Thane	Thane	01.07.26 (17.8.26 to 17.11.26)
14.	Railway Employees Co- Operative Banking Society Limited. Jodhpur	Jodhpur	EP issued on 27.07.2026 (17.08.26 to 19.11.26)
15.	Indian Cooperative Credit Society, Karnataka	Karnataka	EP issued on 31.07.2026 (31.08.2026 to 26.11.2026)
16.	Jyoti Kranti Cooperative Credit Society, Ahmedabad	Ahmedabad	EP issued on 1.08.2026 7.9.2026 to 29.10.2026
17.	Indian Farmers Fertilizer Cooperative Society Limited.	New Delhi	EP issued 11.08.2026 22.9.2026 to 01.12.26
18.	Kisan Agro Marketing Cooperative Society Limited.	Hisar	Revised EP issued on 12.10.26 (26.10.26 to 08.12.26)
19.	Ramraja Multistate Agro Cooperative Society Limited	Jhansi	EP issued on 14.08.2026 (21.09.2026 to 13.11.2026)
20.	Bapooji Multistate Credit Co-Operative Society Limited	Bagalkote	EP issued on 21.08.2026 (09.11.2026 to 06.01.2027)
21.	Mangaldeep Multistate Urban Cooperative Credit Society Limited	Ahmednagar	EP issued on 21.08.2026 (21.9.2026 to 03.11.2026)
22.	Mahesh Agro Fresh Cooperative Society Limited	Barmer	EP issued on 27.08.2026 (14.09.2026 to 22.10.2026) Change of address issue with CRCS.
23.	Ashwini Sahakari Rugnalaya Sanshodha Kendra Niyamit	Solapur	EP issued on 27.08.2026 (21.09.2026 to 07.11.2026)

24.	Canara Bank Officers Cooperative Thrift and Credit Society Limited	Chennai	EP issued on 27.08.2026 (9.09.2026 to 23.10.2026) Form 19 M approved.
25.	Time City Multistate Co-Operative Housing Society Limited, Barabanki	Barabanki	EP issue on 31.08.2026 (05.10.2026 to 08.12.2026)
26.	Ujjivan Multistate Credit Co-Operative Society Ltd., Belagavi	Belagavi	31.08.2026 05.10.2026 to 08.12.2026
27.	Uttar Pradesh Cooperative Processing and Cold Storages Federation Limited, Lucknow	Lucknow	EP issued on 31.08.2026 (5.10.2026 to 05.01.2027)
28.	Dhanraj MS CS Ltd., Faridabad	Faridabad	19 M issued on 8.10.26
29.	Citizen Credit Cooperative Bank Limited, Mumbai	Mumbai	EP issued on 02.09.2026 (21.09.26 to 02.12.26)
30.	Karmayogi S.R. Paricharak Multistate Credit Co-operative Society Ltd., Solapur	Solapur	EP issued on 02.09.2026 (15.09.26 to 04.11.26)
31.	Life Empower Multi state Agro Cooperative Society Limited, Ernakulam	Ernakulam	EP issued on 03.09.2026 (19.10.26 to 24.11.26)
32.	Rani Lakshmibai Krishak Multi state Cooperative Society Hazaribagh	Hazaribagh	EP issued on 10.09.2026 (5.10.26 to 08.12.26)
33.	Viswas Multi- State Agro Cooperative Society Limited, Kollam	Kollam	EP issued on 15.09.2026 (02.11.26 to 19.12.26)
34.	Bhartiyam Multistate Cooperative Credit Society Limited, Ahilyanagar	Ahilyanagar	EP issued on 15.09.2026 (21.9.26 to 19.11.26)
35.	Yeshada Multistate Cooperative Credit Society	Dharashiv/Osmanabad	EP issued on 15.09.2026

	Limited, Dharashiv		(2.11.26 to 05.01.27)
36.	Warana Valley Sahakari Kharedi Vikri Society Ltd., Sangli, Maharashtra	Sangli	EP issued on 16.09.2026 (5.10.26 to 5.01.27)
37.	Maheshwar Multi State Cooperative Credit Society Ltd., Ahilyanagar	Ahilyanagar	EP issued on 16.09.2026 (19.10.26 to 15.12.26)
38.	Federation of Multi State Cooperative Credit Society, Pune	Pune	EP issued on 16.09.2026 (28.09.26 to 22.12.26)
39.	The State Welfare Co-Operative Society Limited, Ernakulam	Ernakulam	EP issued on 17.09.2026 (5.10.26 to 27.11.26)
40.	Jai Mahesh Multi State Vehicle Services Cooperative Society Limited, Pune	Pune	EP issued on 18.09.2026 (5.10.26 to 08.12.26)
41.	Janata Sahakari Bank Limited, Dharashiv	Dharashiv	EP issued on 18.09.2026 (5.10.26 to 03.12.26)
42.	The Hasti Co-op. Bank Ltd.,	Dhule	EP issued on 30.09.2026 (15.10.26 to 24.12.26)
43.	Kamdhenu Dairy Multistate Cooperative Society Ltd.	Gwalior	EP issued on 30.09.2026 (26.10.26 to 11.12.26)