

CEA-12011/544/2026
Government of India
Ministry of Cooperation
The Co-operative Election Authority

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

Dated: 18th September, 2026

Election no. C-74/2026-27

ORDER

**Sub: -Appointment of "Returning Officer" and the "Election Programme" for
Conduct of Election of Janata Sahakari Bank Limited, Dharashiv - 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. 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 from time to time) the Co-operative Election Authority hereby appoints **District Magistrate/Collector, Dharashiv** as Returning Officer for conducting Elections of the society as per details in subsequent paras.
3. A proposal for conduct of election of Board of Directors and Office Bearers from Janata Sahkari Bank Limited, Dharashiv was received through the CRCS Portal on 18.05.2026 which was signed by the Chairman and CEO of the society. The representatives of the Bank were called for a Meeting in the Cooperative Election Authority on 23.06.2026. The Bank has submitted requisite details like Fact-sheet, a copy of Bye-Laws and District-wise number of members in the society to the Authority.
4. Meanwhile, an order was passed by the Hon'ble High Court of Bombay Bench at Aurangabad (WP No. 7595 of 2026) dated 15.07.2026 directing Respondent No. 2 (CRCS) to dispose the petition dated 05.06.2026 on its own merit taking into consideration, the order passed by Reserve Bank of India on 01.06.2026 in respect of removal of 7 Directors who have completed continuous 10 years of tenure. The Petition has been disposed of by the CRCS vide his letter dated on 15.09.2026, with a copy endorsed to CEA. The letter of CRCS dated 15.09.2026 is addressed to the Chief General Manager, Department of Supervision, Reserve Bank of India and the letter has also taken cognizance of submission of election request by the society to the CEA. Accordingly, the following election programme is being issued: -

Election Program
{Rule 19H (2)}

A. General Information

1. Name of MSCS	Janata Sahakari Bank Limited, Dharashiv, 24/28 to 30, 24/33 to 38, Solapur Road, Dist. Dharashiv, Pin Code - 413501
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JANATA SAHAKARI BANK LTD.,
Inward No. 730

[Signature]

2	Registration Number	(MSCS/CR/106/2000) Dated -: 12.07.2000	
3	Returning Officer	District Magistrate / Collector, Dharashiv	
4	Post for which election being held	Board of Directors (14) (General – 10, SC/ST-1 Women -2 & EWS -1) Note: Bye-law 31(b) provides details of constituencies for directors from General as under: i) Members from Dharashiv (Osmanabad) Taluka-3 directors. ii) Members from remaining Dharashiv (Osmanabad) Dist.-3 directors. iii) Members from outside Dharashiv (Osmanabad) District in Maharashtra State -3 directors iv) Members out of state- 1 director	
5	Area of Operation	Maharashtra and Karnataka	
6	Total Members/societies/ organizations	Individual	73205
		Societies/Organizations	779
		MSCS	NIL
7	Polling Booth	178 Polling Booths may be set up for 34 Branches or as decided by RO (CEO will provide the details of location of polling booth)	
8	CEO contact details	CEO/MD	Mobile No
		Mosin Shaikh	9923881484
			Email Id. headoffice@jsbdharas

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.

An Electoral Roll may be prepared after, deleting the names of members who have died, containing the particulars as required under Rule 19-1, i.e., (i) Admission Number (ii) Name of the Member (iii) Name of the father or husband and (iv) Address.

Additional columns of the Roll may capture Bye-law 10 which is regarding disqualification of membership. While preparing the eligible voter list, it may be ensured that the member has made annual transaction of Rs.50,000 for continuously two years. The member has not absented from three consecutive general meeting (unless such absence has not been condoned). Member has not defaulted in any due payment and all other requirements as specified in Bye Laws.

Finally, the last column of the Electoral Roll, would indicate whether the Member is eligible to cast vote or contest election as on 31.08.2026.

For the purpose of contesting election, the relevant By-laws may be taken into account including whether the Director has not absented from three continuous Board Meetings as required under Section 43 (m) of MSCS Act.

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Note: EWS candidates must possess EWS certificate issued by the respective competent State Authorities and has to be produced before RO at the time of nomination.

B. Election program for seeking name of Representatives/Delegates

Election Program of Delegate	Date
Handling over name of the member LLPs/Partnership firms by CEO to RO	05 th October, 2026 (Monday)
Publication of list of Members by RO on the website and on the notice board of the society	06 th October, 2026 (Tuesday)
Sending letters to LLPs & Partnership firms by RO	08 th October, 2026 (Thursday)
Last date of receiving of resolution intimating name of representative from members member LLPs/Partnership firms. Examination of resolutions received and declaration of names of representatives of LLPs/Partnership firms.	20 th – 23 rd October, 2026 (Wednesday to Friday)

C. Election program for Board of Directors

1	Publication of Provisional List of individual Members / and representatives of LLPs and Partnership firms	27 th October, 2026 (Tuesday)	By Evening
2	Time Window for Raising Objection to the Provisional List	28 th – 30 st October, 2026 (Wednesday to Friday)	11:00 AM to 3:00 PM
3	Scrutiny of objection received to the Provisional List (if any)	05 th to 09 th November, 2026 (Tuesday to Monday Excluding Holidays)	11:00 AM to 3:00 PM
4	Publication of Final List of Members Eligible to Vote	10 th November, 2026 (Tuesday)	By Evening
5	Issue and Filing of Nomination Form	16 th November to 20 th November, 2026 (Monday to Friday)	11:00 AM to 3:00 PM
6	Publication of List of Nominations Received	20 th November, 2026 (Friday)	By Evening
7	Scrutiny of Received Nomination Forms	23 rd November, 2026 (Monday)	11:00 AM onwards
8	Publication of List of Valid Nominations	23 rd November, 2026 (Monday)	By Evening
9	Withdrawal of Nominations	25 th November, 2026 (Wednesday. 24 th is holiday)	11:00 AM to 3:00 PM
10	Publication of Final List of Contesting Candidates	25 th November, 2026 (Wednesday)	By Evening

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11	Date of Polling, if Necessary	1 st December, 2026	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	03 rd December, 2026 (Thursday)	08:00 am Onwards
13	Submission of Form 19M with recommendation for seeking approval of CEA before declaration of result of BOD	3 rd December, 2026 (Thursday)	
14	Declaration of Result of Board of Directors	On or before 10 th December, 2026 (Thursday)	
D. Election Program of Office Bearer (After Declaration of Result of Board Members' Election)			
1	Announcement of Election Schedule	14 th December, 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 & Publication of List for valid Nominations, Polling (if required)	15 th December, 2026 (Tuesday)	11:00 AM Onwards
3.	Declaration of Result of Election of Office Bearers	After approval of Cooperative Election Authority, New Delhi on Format 19N	

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 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 provisions of the Bye-Laws and decision taken by CEA in this regard shall be final. RO should ensure –

"Implementation of Banking Regulation Act, 1949.

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

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Accordingly, Returning Officer shall ensure implementation of this amended provision and seek details tenure of directors, disqualification of any director or any penalty imposed by RBI having bearing on elections of board of directors and office bearers. Managing Director of the Bank shall furnish CEA-12011/468/2026 I/24745/2026 all the documents as sought by the Returning Officer so as to conduct election in transparent, free and fair manner.

Any director who has completed a continuous term of 10 years on or after 1.8.2025 are ineligible to contest in the election of the board or office bearer.

7. RO may submit proposal to the CEA for appointment of adequate number of ARO/AROs.

8. The Constituency shall be as per registered and approved Bye-Laws of the Society. Contestant would be eligible to file nomination from respective constituency based on "Note under bye-law 31" which provides that no member will be entitled to contest the election for the categories under bye-law 31(b) (i to iv) unless he is permanently residing in such areas and his name is entered in the respective voter list for the respective area. Similarly, bye-law 31 would apply for contesting other seats. However, each qualified voter shall cast vote to elect 14 directors.

9. RO is advised to go through the documents meant for conduct of election- namely preparation of member list, preparation of voter list, Manual of instruction of use of Ballot Papers and information relating to seeking prior approval of result of election of Board of Directors and Office Bearers. These documents are available on the website <https://cres.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.

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

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

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18/09/2026

(Arun Kumar Singh)

Under Secretary to the Govt. of India

Seal:

Date:

To

District Collector Dharashiv,
Collector Office, Dharashiv, Maharashtra – 413501
Email – collector.dharashiv@maharashtra.gov.in

1. The Chief Executive Officer/Managing Director of **Janata Sahakari Bank Limited, Dharashiv, 24/28 to 30, 24/33 to 38, Solapur Road, Dharashiv, Pin Code – 413501** (E-mail - headoffice@jsbdharashiv) -with a request to :

- a. To meet the RO and brief him about the society and get issued the election notice under the signature of the RO.
- b. 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 (Annexure 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

c. 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.
- x. Election Notice under signature of RO to be published in newspapers by CEO.

2. The Chief General Manager, Department of Supervision, Reserve Bank of India, C-7, 1st Floor, Bandra Kurla Complex, Mumbai, Maharashtra – 400051 - with reference to letter No. DOR/HGG.GOV. No. 18.01.062/2026-2027 dated 01st June, 2026.
3. The Central Registrar of Cooperative Societies – with reference to letter No. R – 11017/05/2008 – L&M dated 15th Sept., 2026
4. The Registrar of Cooperative Societies, Govt. of Maharashtra, 2nd floor, New Central Building, Ambedkar Wellesley Road, Pune, Maharashtra 411001
5. NIC with a request to upload on (www.crcs.gov.in).

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ANNEXURE-I

Important Instructions

The following instructions are part of the order dated .09.2026. 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 Members' 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 31st March of the previous financial year which is immediately preceding to the election year. 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

7. **Preparation of Voters List:** Returning Officer is requested to the Handbook of Returning Officer, preparation of Voter List, December, 2025 while publishing the list of eligible voters.

8. **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).

9. **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.

10. **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 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.

11. **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 along with a report for seeking **prior approval** of CEA before declaration of results.

12. **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.

13. **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.

14. **Payment of remuneration:** It is also requested to provide the requisite details about RO and ARO and other polling officer in the enclosed Proforma 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. The rates of remuneration for conduct of election is as per the office order dated 16.10.2025(**Annexure-IV**)

15. **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.

16. **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 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.

17. 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.


18/09/2026
(Arun Kumar Singh)

Under Secretary to the Govt. of India

Seal:

Date:



Check List for Returning Officer appointed under Section 45K of the Multi State Cooperative Societies Act, 2002 (amended in 2023) for conduct of election of MSCS	
Action to be taken by Returning Officer	Date
1 Meeting with Secretary/CEO of the Society. (Rule 19H (8))	
2 Issue of election notice under signature of Returning Officer.	
3 Publication of Election Programme on the website of the Society	
4 Publication of draft voter list on the website of the society	
5 Sending Proposal for appointment of ARO to Cooperative Election Authority on email cea-2023@gov.in	
6 Publication of election notice in the newspaper in the area of operation of the Society (Rule 19I (3))	
7 Publication of list of nomination forms received on the website of the Society	
8 Sending of newspaper cutting to the CEA with reference to (6) above	
9 Scrutiny of nomination papers by RO. (Rule 19L)	
10 Publication of list of valid nominations accepted by RO. (Rule 19L(1)(e))	
11 Publication of list of withdrawals after scrutiny on the website	
12 Publication of list of rejections after scrutiny on the website	
13 Publication of final list of candidates under the signature of RO on the website of the Society	
14 Sending the list of the candidates to the Cooperative Election Authority with the details - (i) filed nomination (ii) rejected nominations with reasons (iii) withdrawal of nomination and (iv) valid nominations with reference to the number of post of directors on email cea-2023@gov.in	
15 Ballot paper and making arrangements for its printing and other logistic arrangement for transportation in case polling station are being setup in multiple cities/districts/states	
16 Sending of recommendation after conduct of election of Board of Directors in Form 19M for seeking prior approval of CEA along with detailed report	
17 Issue of proceedings of result of Board of Directors after receipt of approval of CEA	
18 Sending the Account and PAN details of RO/ARO to CEA for payment of remuneration and name of Polling Officers appointed by RO on email cea-2023@gov.in	
19 Chairing of meeting by RO in person for elections of Office Bearers i.e. Chairman & Vice-Chairman only (Rule 19N (2))	
20 Sending recommendation in Form 19N after election of Office Bearers for seeking prior approval of CEA along with detailed report (Rule 19N)	
21 Declaration of result under Rule 19N (6)	

Signature

Annexure-III**PROFORMA**

Proforma for remuneration-claims for conduct of MSCS Elections

S.No.	Name and Designation of RO, ARO and Polling Officer	Service	Pan Number	Bank account details/Bank name and Branch name with IFSC Code
1.				
2.				
3.				
4.				



Seeking additional details in case of members who are central govt. employees in term of DOP&T Office Memorandum F.No.11013/1/2016-Estt.A-III 27th February, 2020 Government employee Under the rule 15(1)(c) of CCS (Conduct) Rules, 1964 at the time of filing nomination.

i	Name & Membership no.			
ii	Whether he has held elected office prior to the present election (please tick)	Yes	No	NA
iii	Name of body/organisation where the Central Government servant held elective office			
iv	Whether permission of the Competent Authority has been taken to contest present election	Yes	No	
v	If answer to (iv) above is affirmative, then please annex a copy of prior permission			

Date:

Place:



Name in Capital Letter

(Signature of member contesting election)

