

No. CEA-12011/421/2025  
 Government of India  
 Ministry of Cooperation  
 The Co-operative Election Authority

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09<sup>th</sup> Floor, Tower E, World Trade Centre  
 Nauroji Nagar, New Delhi -110029

Dated: 08<sup>th</sup> December 2025  
 Election no.135/2025-26

**ORDER**

**Sub: Appointment of "Returning Officer" and the "Election Programme" for Conduct of Election of "The Zoroastrian Cooperative Bank Limited, Nirlon House, Fifth Floor, Dr. Anne Besant Road, Worli, Mumbai, Maharashtra-400030" -reg.**

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 **Collector & District Magistrate, Mumbai City, Maharashtra** as Returning Officer for conducting Elections as under:

<b>Elections of The Zoroastrian Cooperative Bank Limited, Nirlon House, Fifth Floor, Dr. Anne Besant Road, Worli, Mumbai, Maharashtra-400030</b>	
<b>Number of Board of Directors to be elected</b>	<b>11 General -08, SC/ST-01 &amp; Women-02-</b>
<b>Registration No &amp; Date</b>	<b>MSCS/CR/881/2013, dtd -11.11.2013</b>
<b>CEO contact details</b>	<b>M.No. 9867167824 Mr. Daljit Singh, CEO/MD.</b>
<b>Office Bearers (2) to be elected</b>	<b>(i) Chairperson -01 &amp; (ii) Vice Chairperson- 01</b>

2. 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 in-consistent provision and decision taken by CEA in this regard shall be final.

3. **Implementation of Banking Regulation Act 1949:**

- (i) "As per recent amendment in Section 10 A (sub-section 2 (a) (i) of the Banking Regulation Act, 1949 (BR Act), the maximum continuous tenure of Directors of Cooperative Bank (excluding Chairperson and Whole-time Directors) has been extended from 8 to 10 years. This provision has come into effect from 01<sup>st</sup> August, 2025".
- (ii) 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 Directors of the Bank shall furnish all the documents as sought by Returning Officer as to conduct election in transparent, free and fair manner.



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4. RO may submit proposal for appointment of adequate number of ARO
5. The Constituency shall be as per registered and approved Bye-Laws of the Society. **Every voter member has a right to elect all the directors individually.**
6. **Election Programme: Election Programme from 06<sup>th</sup> February 2026 to 07<sup>th</sup> April 2026 is issued under Rule 19(H) (2), which is part of this order.**
7. **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
8. **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.
9. **Publication of election programme on website of the society:** Returning Officer is requested to publish election programme on the website of the society.
10. **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).
- 10.1. **Returning Officer is requested to send the newspaper cutting to the CEA.**
11. 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.
12. **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 31<sup>st</sup> 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 poll. The list of members should also be got posted on website of society
13. **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).
14. **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.



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15. **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.
16. **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.
17. **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.
18. **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.
19. Instructions for filling-up of the Format- 19M and 19N have been appended below the Format 19M and 19N, the same should be scrupulously followed by the Returning Officer. **[Annexure-II and Annexure-III respectively]**
20. **Payment of remuneration:** It is also requested to provide the requisite details about of PAN of RO and ARO and other polling officer who are eligible to claim remuneration as per order dated 16.10.2025 of CEA 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. **(Annexure-IV)**
21. Copy of the Election Programme is attached as **Annexure - I**.
22. 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.
23. **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 19 F © of the MSCS Rules 2002, has decided to enforce 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:



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(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 election.

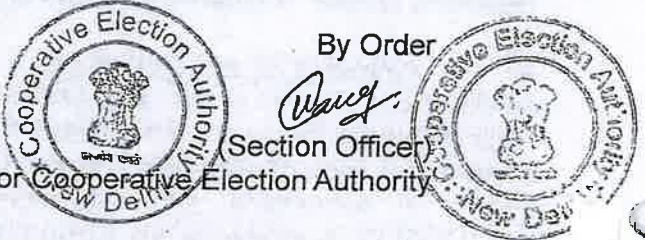
CEO may take prior approval of the Returning Officer about the agenda items to be placed in the Board in respect of meetings of Board of Directors held 30 days prior to date of poll.

24. A Checklist for Returning Officer is attached at **Annexure-VI** for monitoring the election process.

25. **Handbook of RO for (i) Preparation of Member List and (ii) Preparation of Voter List, November 2025 is also enclosed as Annexure VII & Annexure VIII respectively and are also available on <https://crcs.gov.in>**

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

By Order  
*[Signature]*  
(Section Officer)  
For Cooperative Election Authority



To

District Collector / Magistrate Mumbai City, Maharashtra  
Office of Collector & District Magistrate  
1<sup>st</sup> Floor, Collector Office of Mumbai City  
Old Custom House, Fort, Mumbai, Pin Code- 400001  
Email – [collector.mumbaicity@maharashtra.gov.in](mailto:collector.mumbaicity@maharashtra.gov.in)