

File No.: R-11017/32 (I) /2025-OMB/CRCS

Office of Cooperative Ombudsman
Ministry of Cooperation
Government of India

9th Floor, Tower-E, World Trade Centre,
Nauroji Nagar, Delhi-110029
Dated: 21st January 2025

Hearing in the matter of Shri Sanjai Kumar Gupta Vs Unique Swayam Multi State Multipurpose Cooperative Society Ltd. before the Cooperative Ombudsman

Shri Sanjai Kumar Gupta Complainant
Unique Swayam Multi State Multipurpose Cooperative Society Ltd. Respondent

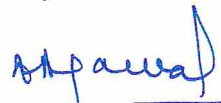
ORDER

1. Shri Sanjai Kumar Gupta in his complaint dated NIL against Unique Swayam Multi State Multipurpose Cooperative Society Ltd. has stated that he has invested Rs. 6.00 Lakh (Rupees Six Lakh only) by way of two FDs bearing Member ID 3000822323 & 3000934970 of Rs.3.00 Lakh each with Ahmedabad branch of the Society for a period of six years. FDs matured on 15th October, 2022 and 15th December 2023 respectively.
2. Shri Sanjai Kumar Gupta vide his letter dated 01st August 2024 requested the Society to refund his deposit, but the Society neither acceded to his request nor did it reply to his letter.
3. A notice was issued on 21st October 2024 by the Office of Cooperative Ombudsman to Unique Swayam Multi State Multipurpose Cooperative Society Ltd. seeking their response to the complaint on or before 05th November 2024. A reminder was issued to the Society on 20th December 2024 for making their submission latest by 30th December 2024.
4. No reply was received from the Society.
5. On perusal of the facts and available record, following aspects emerge: -
 - a) Shri Sanjai Kumar Gupta - Complainant- has invested Rs.6.00 Lakh in two FDs of Rs.3.00 Lakh each with Unique Swayam Multi State Multipurpose Cooperative Society Ltd., Ahmedabad branch.

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- b) Though the FDs have matured in October 2022 and December 2023, the Society didn't refund his deposits payable to him.
- c) He vide his application dated 01st August 2024 requested the Society to refund proceeds of his twin FDs along with interest accrued thereon.
- d) The Society neither refunded the money to the complainant nor did it respond to his request.
- e) Two notices dated 21st October 2024 and 20th December 2024 were issued to Unique Swayam Multi State Multipurpose Cooperative Society Ltd. seeking their response to the complaint. No reply was received from the Society.
- f) It is evident that the Society has nothing to say in the matter.
6. Examination of available documents/record, reveal that the Respondent Society- Unique Swayam Multi State Multipurpose Cooperative Society Ltd., has not refunded the amount of deposits claimed by Shri Sanjai Kumar Gupta- complainant.
7. After due consideration of the documents submitted, representation made and the relevant provisions of law, the matter is hereby disposed off as follows:-
- (i) Unique Swayam Multi State Multipurpose Cooperative Society Ltd. is hereby directed to pay the FD balance due to Shri Sanjai Kumar Gupta against his Member ID 3000822323 & 3000934970 along with up-to-date interest thereon within 15 days from the date of issue of this Order.
- (ii) Compliance report to be submitted by the Society to this office immediately thereafter.



(Alok Agarwal)
Cooperative Ombudsman

To:-

1. Shri Sanjai Kumar Gupta, R/o P/736, Peerbatawan, Police Chowki Waligali, Nawabganj, Barabanki (U.P.)- 225 001
2. The Chairman, Unique Swayam Multi State Multipurpose Cooperative Society Ltd., 03rd Floor, Unique House, Opp. Union Bank of India, Behind ICICI Bank, Ashram Road, Ahmedabad-380 009

