

File No.: R-11017/30 (X)/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: 07th February 2025

Hearing in the matter of Shri Pramod Singh Rawat Vs The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd., Ghaziabad before the Cooperative Ombudsman

Shri Pramod Singh Rawat

Complainant

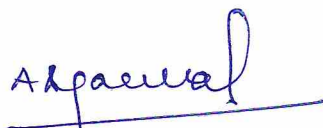
The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd.

Respondent

ORDER

1. Shri Pramod Singh Rawat in his complaint dated 28th November 2024 against The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd. has stated that he had opened a 36 months' tenure Recurring Deposit of Rs.3200/- per month on 29th June 2021 with The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd. at their Chhiddarwala, Rishikesh Collection Branch vide Policy No. 06L7EFC16D5.
2. Shri Pramod Singh Rawat upon maturity of RD, vide email dated 18th October 2024 requested the Society to refund his deposit. The Society neither acceded to his request nor did it reply to his letter.
3. A notice was issued on 12th December 2024 by the Office of Cooperative Ombudsman to The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd. seeking their response to the complaint on or before 06th January 2025. A reminder was issued to the Society on 08th January 2025 for making their submission latest by 16th January 2025.
4. No reply was received from the Society.
5. On perusal of the facts and available record, following aspects emerge: -
 - a) Shri Pramod Singh Rawat - Complainant- had opened a 36 months' tenure RD of Rs.3200/- per month on 29th June 2021 with the Loni Urban Multi State Credit & Thrift Cooperative Society Ltd. at their Chhiddarwala, Rishikesh Collection Branch.

- b) Upon maturity of his RD on 29th June 2024, Shri Pramod Singh Rawat requested the Society vide email dated 18th October 2024 to refund the maturity amount of his RD.
 - c) The Society neither refunded the money to the complainant nor did it respond to his request.
 - d) Shri Pramod Singh Rawat made a complaint dated 28th November 2024 before the Cooperative Ombudsman against The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd.
 - e) Two notices dated 12th December 2024 and 08th January 2025 were issued to The Loni Urban Multi State Credit & Thrift 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- The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd., has not refunded the amount of deposit on maturity as claimed by Shri Pramod Singh Rawat - complainant.
7. After due consideration of the documents submitted, representation made and the relevant provisions of law, the matter is hereby disposed off with the following directions:-
- (i) The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd., Ghaziabad is hereby directed to pay the Recurring Deposit maturity amount due to Shri Pramod Singh Rawat against his Policy 06L7EFC16D5 along with up-to-date interest thereon within 15 days from the date of issue of this Order.
 - (iii) Compliance report to be submitted by the Society to this office immediately thereafter.


(Alok Agarwal)

Cooperative Ombudsman

To:-

1. Shri Pramod Singh Rawat, R/o 180/1, Pitamber Pur, Acadia Grant, Post Office- Prem Nagar, Dehradun (Uttarakhand)-248 007
2. The Chairman, The Loni Urban Multi State Credit & Thrift Cooperative Society Ltd., 164, Vijay Vihar Nagar Palika Paarishad Loni, Distt. Ghaziabad (U.P.) – 201 102

