

File No.: R-11017/29 (4, 5,6, 9,10,11)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: 6th March 2025

Hearing in the matter of Shri Krishan Kumar, Shri Manoj Kumar, Shri Rajiv, Shri Abhishek, Smt. Gudiya Devi, Shri Raja Ram & Others Vs. The Human Welfare Credit & Thrift Cooperative Society Ltd. New Delhi before the Hon'ble Cooperative Ombudsman

**Shri Krishan Kumar, Shri Manoj Kumar, Shri Rajiv,
Shri Abhishek, Smt. Gudiya Devi, Shri Raja Ram &
Others**

Complainants

(Hereinafter referred to as Complainants)

**The Human Welfare Credit & Thrift Cooperative
Society Ltd. New Delhi**

Respondent

ORDER

1. Shri Krishan Kumar in his complaint dated 29th January 2025 has stated that he had invested an amount of Rs.100/- per day for 365 days in DDS-1 plan from 13.12.2023 at their Mundaka branch vide policy no.12HCAC47D20. He also enclosed a copy of letter to society requesting for refund of his invested money. The same was returned by the postal department marked 'item returned addressee left without instructions.'
2. Shri Manoj Kumar in his complaint dated 29th January 2025 has stated that he had invested an amount of Rs.500/- per day for 365 days in DDS-1 plan from 7.12.2023 at their Mundaka branch vide policy no.12HC3271337. He also enclosed a copy of letter to society requesting for refund of his invested money. The same was returned by the postal department marked 'item returned addressee left without instruction.'



Adarsh

3. Shri Rajiv in his complaint dated 29th January 2025 has stated that he had invested an amount of Rs.45000/- & Rs 15000 per month for 12 months in RI-1 plan from 2.12.2023 at their Kirari Prem Nagar branch vide policy no.12HE880D4C3 & 12H6A8013B3. He also enclosed a copy of letter to society dt 26.12.2024 requesting for refund of his invested money. The same was returned by the postal department marked 'item returned addressee left without instructions.'
4. Shri Abhishek in his complaint received on 6th February 2025 has stated that he had invested an amount of Rs.900/-per month for 84 months in RI-7 plan from 20.11.2017 at their Guruagaya branch vide policy no.3010317164. He also enclosed a copy of letter to society dt 12.12.2024 requesting for refund of his invested money.
5. Smt. Gudiya Devi in her complaint received on 6th February 2025 has stated that she had invested an amount of Rs.5000 for 72 months in FS-6 plan from 29.11.2018 at their Guru_2456 branch vide Certificate no.3010383528. She also enclosed a copy of letter to society dt 10.12.2024 requesting for refund of her invested money.
6. Shri Raja Ram in his complaint received on 6th February 2025 has stated that he had invested an amount of Rs.30000 in FD, 60 Month plan from 15.12.2019 at their Math-2574 branch vide Certificate no 12HC7C67024. He also enclosed a copy of letter to society requesting for refund of his invested money.
7. The Human Welfare Credit & Thrift Cooperative Society Ltd. New Delhi neither acceded to the requests of the complainants nor did it give any reply to them.
8. Upon receipt of complaints, notices were issued on 3rd February 2025 by the office of the Cooperative Ombudsman in respect of complaints made by Shri Krishan Kumar, Shri Manoj Kumar, and Shri Rajiv to The Human Welfare Credit & Thrift Cooperative Society Ltd. New Delhi seeking their response to



the complaints. Notices were also issued by this office in respect of cases of Shri Abhishek Kumar, Smt. Gudia, and Shri Raja Ram on 10th February 2025. Notices were also issued in many other cases.

9. The notices on the complaints of Shri Krishan Kumar, Shri Manoj Kumar, Shri Rajiv, sent to the Society by speed post for their response, returned undelivered with remarks 'Left' dt. 15.02.2025 on the envelopes. The notices on the complaints of Shri Abhishek Kumar, Smt. Gudia, and Shri Raja Ram, sent to the Society by speed post for their response, returned undelivered with remarks 'Left' dt. 25.02.2025 on the envelopes. Besides, notices in many other cases have also returned undelivered with the remark 'left'.

10. On perusal of the facts and available record, following aspects emerge: -

- a) Complainants had invested their funds in fixed, recurring and other deposits with The Human Welfare Credit & Thrift Cooperative Society Ltd, New Delhi at their various branches as per details mentioned in foregoing paragraphs of this order.
- b) The Society neither refunded the money to the complainants nor did it respond to their requests.
- c) Complainants filed their complaints before the Hon'ble Cooperative Ombudsman against The Human Welfare Credit & Thrift Cooperative Society Ltd. New Delhi.
- d) Notices dated 3rd & 10th February 2025 were issued in the above cases by the office of Cooperative Ombudsman to The Human Welfare Credit & Thrift Cooperative Society Ltd. seeking their response to the complaints.
- e) No response has been forthcoming from the society in any of the notices issued to them. Notices dt 3.02.2025 and dt. 10.02.2025 sent by speed post were returned undelivered with remarks on the envelopes 'Left', indicating that the management of the Society has left unannounced and are absconding. Other notices issued to the society have also been returned undelivered.
- f) There is an unending flow of complaints from the members of this society regarding refund of their deposits. The management of the society is evidently absconding and the society has ceased to function as per the cooperative principles. Accordingly, all options available under the MSCS Act 2002 and Rules thereunder need to be explored.



11. After due consideration of the documents submitted, representation made and the relevant provisions of law, the matter is hereby disposed off with following directions:

- (i) Though it is evident that the promoters/management of The Human Welfare Credit & Thrift Cooperative Society Ltd., New Delhi are absconding, they are hereby directed, in their own interest, to pay the amounts of deposits due & claimed by the complainants against their respective deposits along with up-to-date interest thereon within 15 days from the date of issue of this Order.
- (ii) The Society is further directed that in respect of all other complaints received/ being received in this office as also claims being filed with the Society, to pay the members their claims along with up-to-date interest thereon within 15 days from the date of complaints/ claims received by them.
- (iii) Compliance reports to be submitted by the Society to this office.




(Alok Agarwal)
Cooperative Ombudsman

To:

1. Sh. Krishan Kumar, House no 122, Gali no. 2 Mundaka, West Delhi 110041
2. Sh. Manoj Kumar, S3/191, SWARN PARK, Gali No.6, Mundaka, Nilothi, West Delhi 110041
3. Sh. Rajiv, S/o Sh. Vijender Singh 54A, Shani Bazar Road, Prem Nagar-3, Kirari, Delhi 110086
4. Sh. Abhishek Kumar, S/o Sh. Ram Swarup Singh, VTC Taroa, P.O. Gurua, Dist. Gaya, Bihar 824205
5. Smt. Gudiya Devi, W/o Sh. Narender Prajapati, Gram Semaru, GAYA Bihar 824205

6. Sh. Raja Ram, S/O Sh. Rajender Prasad Vill Jawahar Camp, Kirti Nagar,
New Delhi 110015
7. The Chairman, The Human Welfare Credit & Thrift Cooperative Society
Ltd. Office no 305, 3rd Floor, Seven Wonder Business Centre, G20,
Preet Vihar, above Chawla Jewellers, Vikas Marg, Pillar no 103, New
Delhi 110092

Copy to:

The Central Registrar of Cooperative Societies, Tower 'E', 09th Floor,
World Trade Centre, Nauroji Nagar, Delhi-110 029



A. P. Singh