

File No.: R-11017/36/2025-OMB/CRCS
Office of Cooperative Ombudsman
Ministry of Cooperation
Government of India

9th Floor, Tower-E, World Trade Centre,
Nauroji Nagar, Delhi-110029
10th March 2025

Hearing in the matter of Km. Deepa Joshi Vs Diamond Multi State Cooperative Group Housing Society Ltd., NOIDA before the Cooperative Ombudsman

Km. Deepa Joshi

Complainant

Diamond Multi State Cooperative Group Housing Society Ltd.

Respondent

ORDER

1. Km. Deepa Joshi in her complaint, received in the office of the Cooperative Ombudsman on 26th November 2024, against Diamond Multi State Cooperative Group Housing Society Ltd., NOIDA has stated that she had invested an amount of Rs.105100/- in 'Delhi CGHS Yojna' –a project of the Society on 15th December 2017 under Registration No.DMDCY/1033.
2. Km. Deepa Joshi vide her letter dated 27th September 2024 requested the Society to refund the amount deposited by her. The Society neither acceded to her request nor did it reply to her letter.
3. Upon receipt of complaint from Km. Deepa Joshi, a notice was issued on 12th December 2024 by the Office of Cooperative Ombudsman to Diamond Multi State Cooperative Group Housing Society Ltd. seeking their response to the complaint. A reminder was issued to the Society on 08th January 2025 for making their submission latest by 16th January 2025.
4. Chairperson of the respondent Society- Diamond Multi State Cooperative Group Housing Society Ltd.-vide his email dated 17th January 2025 informed that due to non- receipt of land transfer certificate-a prerequisite for developing any project, the project got delayed and the Society gave an option to the

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investors to either stay invested and await the requisite clearance from concerned authorities or alternatively opt for a refund. The Society further stated that it is willing to refund the principal amount of Rs.105100/- to the complainant.

5. Complainant in her additional submission, sent as her own accord, dated 24th January 2025 has now requested for refund of her deposited amount along with interest thereon.
6. On perusal of the facts and available record, following aspects emerge: -
 - a) Complainant- had invested an amount of Rs.105100/- on 15th December 2017 with Diamond Multi State Cooperative Group Housing Society Ltd. in its 'Delhi CGHS Yojna' vide Registration No. DMDCY/1033.
 - b) Complainant vide her letter dated 27th September 2024 requested the Society to refund the amount deposited by her.
 - c) The Society neither refunded the money to the complainant nor did it respond to her request.
 - d) Complainant filed a complaint before the Cooperative Ombudsman- received in this office on 26th November 2024 - against Diamond Multi State Cooperative Group Housing Society Ltd.
 - e) Upon receipt of complaint, two notices dated 12th December 2024 and 08th January 2025 were issued to Diamond Multi State Cooperative Group Housing Society Ltd. seeking their response to the complaint.
 - f) In their response via email dated 17th January 2025, the Society has agreed to refund the principal amount of Rs.105100/- to the complainant.
 - g) Complainant originally vide her letter dated 27th September 2024 had requested the Society for refund of amount deposited by her. Subsequently, vide her letter dated 24th January 2025, sent on her own accord to this Authority, complainant requested for refund of principal as also the interest thereon.



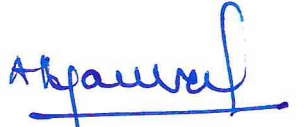
As per

h) Payment of interest is a subject matter to be governed by the terms of the contract between parties to the contract, in this case complainant and Diamond Multi State Cooperative Group Housing Society Ltd. Complainant has not provided any details of the agreement governing the issue of interest payable.

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

- (i) Diamond Multi State Cooperative Group Housing Society Ltd., NOIDA is hereby directed to refund the amount deposited with the Society by the complainant against her Registration No. DMDCY/1033 within 15 days of issue of this order along with interest, if any, which is to be governed by the terms of contract between parties to the contract.
- (i) Compliance report to be submitted by the Society to this office immediately thereafter.




(Alok Agarwal)
Cooperative Ombudsman

To:-

1. Km. Deepa Joshi, R/o B-13, Ambedkar Colony, Behind Chhattarpur Temple, Delhi-110074
2. The Chairperson, Diamond Multi State Cooperative Group Housing Society Ltd., B-14, III Floor, Sector-67, NOIDA, Gautam Budh Nagar (U.P.) -201 301