

**File No.: R-11017/33/2025-OMB/CRCS**  
**Office of Cooperative Ombudsman**  
**Ministry of Cooperation**  
**Government of India**

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9th Floor, Tower-E, World Trade Centre,  
Nauroji Nagar, Delhi-110029  
Dated: 12<sup>th</sup> June 2025

**Hearing in the matter of Kumari Nidhi Vs. Achievers Credit Cooperative Society Ltd., Lucknow before the Cooperative Ombudsman**

Kumari Nidhi

Complainant

Achievers Credit Cooperative Society Ltd., Lucknow

Respondent

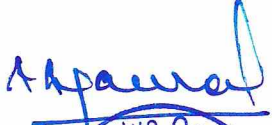
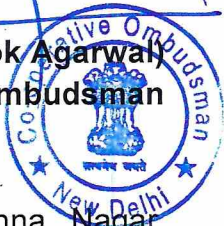
**ORDER**

1. Kumari Nidhi in her complaint dated NIL against Achievers Credit Cooperative Society Ltd., Lucknow, has stated that she had invested in a 72 months' tenure recurring deposit of Rs.2000/- per month with the Society on 07<sup>th</sup> March 2018 vide account no. 02720000323. Upon maturity of her RD, she vide her application dated 05<sup>th</sup> and 22<sup>nd</sup> October 2024 requested the Society to refund her deposit.
2. The respondent society neither acceded to her request nor did it give any reply to her.
3. Notice dated 24<sup>th</sup> March 2025 was issued by the office of the Cooperative Ombudsman to the Society seeking their response to the complaint latest by 15<sup>th</sup> April 2025. No reply was received from the Society. The respondent society was again asked via email dated 05<sup>th</sup> May 2025 to submit their response to the complaint immediately. The society in its email dated 09<sup>th</sup> May 2025 stated that the concerned branch of the society is continuously asking for the bank account details of Kumari Nidhi, so that they can transfer the due maturity amount.
4. The complainant has informed this office that she has provided her bank details to the Branch Manager of the concerned branch of the respondent society vide her letter dated 13<sup>th</sup> May 2025.

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5. On perusal of the facts and available record, following aspects emerge: -
- Complainant on maturity of her deposit requested the respondent society to refund her deposit. The Society neither refunded her deposit nor did it give any reply to her.
  - Upon receipt of complaint, a notice was issued by the office of Cooperative Ombudsman to the respondent society seeking their response to the complaint.
  - Respondent Society in its reply stated that the complainant has not provided her bank details to the society. Bank account details were provided by the complainant vide letter dated 13<sup>th</sup> May 2025.
  - Respondent society has not refunded the money to the complainant so far.
6. After due consideration of the documents submitted, representation made and the relevant provisions of law, the matter is hereby disposed off with following directions:
- Achievers Credit Cooperative Society Ltd., Lucknow is hereby directed to pay the amount due & claimed by the complainant against her recurring deposit along with up-to-date interest thereon within 15 days from the date of issue of this order.
  - Compliance report to be submitted by the Society to this office immediately thereafter.

  
(Alok Agarwal)  
Cooperative Ombudsman  


To:

- Kumari Nidhi C/o Shri Narendra Bihari Srivastava, Ram Krishna Nagar, Dibiypur, Distt.: Auraiya (U.P.) – 206244
- The Chairman, Achievers Credit Cooperative Society Ltd, B-17, Ground Floor, Maa Kripa Tower, Vibhuti Khand, Near Hotel Stay In, Gomti Nagar, Lucknow (U.P.)- 226 010