

R-11011/18(i & ii) 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: 10th July 2025

Hearing in the matter of Shri/Smt. Ganesh Vishwakarma, Bamba Bahadur Sike, Devi Rokaya, Hema Sikke, Haresh Bahadur Rajusinh Bhandari, Bhakt Bahadur S Khadka, Dinesh Bhandari, Kalpanben Ganeshbhai Prshai, Parsuram Bhera Tharu, Namrata Ganeshbhai Prshai, Bhakta Vishwakarma, Bam Bahadur Bhandari, Shikha Agarwal, Narayan T Kuwar, Archana Devi, Manoj Kumar Singh, Shailender Kumar Bhushan, Dipender Rakaya, Rameshwar Prasad, Pumavashi Bind, Uday Prasad Bind & Others Vs. Shree Sarneshwar Credit Cooperative Society Ltd., Valsad, Gujarat before the Hon'ble Cooperative Ombudsman

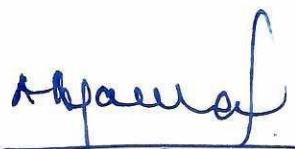

Shri/ Smt. Ganesh Vishwakarma, Bamba Bahadur Sike, Devi Rokaya, Hema Sikke, Haresh Bahadur Rajusinh Bhandari, Bhakt Bahadur S Khadka, Dinesh Bhandari, Kalpanaben Ganeshbhai Prshai, Parsuram Bhera Tharu, Namrata Ganesahbhai Prshai, Bhakta Vishwakarma, Bam Bahadur Bhandari, Shikha Agarwal, Narayan T Kuwar, Archana Devi, Manoj Kumar Singh, Shailender Kumar Bhushan, Dipender Rakaya, Rameshwar Prasad, Pumavashi Bind, Uday Prassad Bind & Others

Complainants

(Hereinafter referred to as Complainants)

Shree Sarneshwar Credit Cooperative Society
Ltd., Valsad, Gujarat

Respondent

ORDER

1. Shri Ganesh Vishwakarma in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.2200/- per month in RI-3 plan with the society on 29th November 2021 vide policy no.11CF92FD91A. He requested the society to refund maturity proceeds of his deposit.
2. Shri Bamba Bahadur Sike in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.2200/- per month in RI-3 plan with the society on 29th November 2021 vide policy no.11CBBE4FAA1. He requested the society to refund maturity proceeds of his deposit.
3. Smt. Devi Rokaya in her complaint dated NIL has stated that she had opened a 36 months recurring deposit of Rs.5300/- per month in RI-3 plan with the society on 31st January 2022 vide policy no.01CO93DOEA7. Upon maturity of deposit in January 2024, she requested the society to refund her money.
4. Smt. Hema Sikke in her complaint dated NIL has stated that she had opened a 36 months tenure recurring deposit of Rs.5000/- per month in RI-3 plan with the society on 31st January 2022 vide policy no.11COF8C6B99. She requested the society to refund maturity proceeds of her money.
5. Shri Haresh Bahadur Rajusinh Bhandari in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.3000/- per month in RI-3 plan with the society on 23rd November 2021 vide policy no.11C0762601F. Upon maturity of his deposit, he requested the society to refund his deposit.
6. Shri Bhakt Bahadur S Khadka in his complaint dated NIL has stated that he had opened a 36 months recurring deposit of Rs.5000/- per month in RI-3 plan with the society on 08th January 2022 vide policy no.01C548C6F60. He requested the society to refund maturity proceeds of his deposit.
7. Shri Dinesh Bhandari in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.5000/- per month in RI-3 plan with the society on 26th November 2021 vide policy no.011CFC3E244B. Upon maturity, he asked the society to refund his deposit.
8. Smt.Kalpanaben Ganeshbhai Prshai in her complaint dated NIL has stated that she had opened a 36 months tenure recurring deposit of Rs.1000/- per month in RI-3 plan with the society on 31st January 2022 vide policy no.02C55B611F6. She requested the society to refund maturity proceeds of her deposit.

Alpanshu
Organisative Ombudsman

9. Shri Parsuram Bhera Tharu in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.5000/- per month in RI-3 plan with the society on 30th November 2021 vide policy no.011CD8ECCB05. Upon maturity, he asked the society to refund maturity proceeds of his deposit
10. Smt.Namrata Ganesahbhai Prshai in her complaint dated NIL has stated that she had opened a 36 months tenure recurring deposit of Rs.1000/- per month in RI-3 plan with the society on 15th February 2022 vide policy no.02C971777F6. Upon maturity, she requested the society to refund her deposit.
11. Shri Bhakta Vishwakarma in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.2000/- per month in RI-3 plan with the society on 26th November 2021 vide policy no.011CB5DE52F4. He requested the society to refund maturity amount of his deposit.
12. Shri Bam Bahadur Bhandari in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.3000/- per month in RI-3 plan with the society on 23rd November 2021 vide policy no.11CA444C367. Upon maturity, he requested the society to refund his deposit.
13. Smt. Shikha Agarwal in her complaint dated NIL has stated that she had opened a 36 months tenure recurring deposit of Rs.3200/- per month in RI-3 plan with the society on 29th November 2021 vide policy no.11C7310D348D. She requested the society to refund maturity proceeds of her deposit.
14. Shri Narayan T Kuwar in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.2200/- per month in RI-3 plan with the society on 29th November 2021 vide policy no.11C7E4COO86. He requested the society to refund maturity proceeds of his deposit.
15. Smt. Archana Devi in her complaint dated NIL has stated that she had opened a 36months tenure recurring deposit of Rs.2300/- per month in RI-3 plan with the society on 21st January 2022 vide policy no.01C4B5DE565. She requested the society to refund maturity proceeds of her deposit.
16. Shri Manoj Kumar Singh in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.1000/- per month in RI-3 plan with the society on 29th November 2021 vide policy no.2010241513. Upon maturity, he requested the society to refund his deposit.

Signature



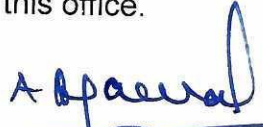

17. Shri Shailender Kumar Bhushan in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs.3000/- per month in RI-3 plan with the society on 29th November 2021 vide policy no.06C5414DB6. Upon maturity, he requested the society to refund his deposit.
18. Shri Dipendra Rakaya in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs6400/- per month in RI-3 plan with the society on 29th November 2021 vide policy no.11C80A9ABC6. He has requested the society to refund maturity proceeds of his deposit.
19. Shri Rameshwar Prasad in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit of Rs1100/- per month in RI-3 plan with the society on 17th November .2021 vide policy no.11CC25A3F4D. He has requested the society to refund maturity proceeds of his deposit.
20. Shri Pumavashi Bind in his complaint dated NIL has stated that he has opened a 60 months tenure recurring deposit with the society vide policy no.02C87839DA2. He requested the society to refund maturity proceeds of Rs.171270/- of his deposit.
21. Shri Uday Prasad Bind in his complaint dated NIL has stated that he had opened a 36 months tenure recurring deposit with the society vide policy no.08CEUAB46C. He requested the society to refund maturity amount of Rs.103842/- of his deposit..
22. Respondent society neither acceded to the requests of the complainants nor did it give any reply to them.
23. Upon receipt of complaints, notices were issued on 24th April 2025 and 06th May 2025 by the office of the Cooperative Ombudsman to the respondent society at their registered office at Valsad, Gujarat and also at their office at Sirohi, Rajasthan seeking their response to the complaints. Reminders were also issued on 14th and 27th May 2025. Most of the notices and reminders were returned undelivered with remarks, 'Left RTS' and 'Addressee Left'.
24. On perusal of the facts and available record, following aspects emerge:
 - a) Complainants upon maturity of their deposits requested the respondent society to refund their money. The Society neither acceded to their requests nor did it give any reply.
 - b) No response is forthcoming from the society in any of the notices and reminders issued by the office of the Cooperative Ombudsman. Most of the notices were returned undelivered with remarks 'Addressee Left' and 'Left RTS' on the envelopes.




- c) Complaints in multitudes from the members of this Society regarding non refund of their deposits are continuously being received. Management of the Society has neither acceded to the requests of the members for refund nor has it responded to the notices issued by this office. The society seems to be absconding and is incommunicado. It has ceased to function as per cooperative principles and therefore, all options available under MSCS Act, 2002 and Rules thereunder need to be explored.

25. 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. Though it is evident that the promoters/management of Shree Sarneshwar Credit Cooperative Society Ltd. are absconding/ incommunicado, 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 report to be submitted by the society to this office.


(Alok Agarwal)
Cooperative Ombudsman


To Complainants:

1. Shri Ganesh Vishwakarma, Bir Vishwakarma Sun Associates Near Rajwadi Hotel, NH 08, Tighra, Tukwada, Valsad ,Gujarat - 396185
2. Sh.Bamba Bahadur Sikes,D-308,Shri Siddhi Vinayak Residency, Gurukul Road Swaminarayan School Road Chala, Valsad, Gujarat- 396191

3. Smt. Devi Rokaya W/o Shri Rambahadur Rokaya, G2 Subham Tower 2, Daman Road, Chala Vapi, VTC: Pardi, PO Chala, Dist.: Valsad, Gujarat-396191
4. Smt. Hema Sikke, C/o Bharat Sikke Shreenat Mahalaxmi Apartment, Daman Road, Vapi, Chala, Valsad, Gujarat- 396191
5. Shri Haresh Bahadur Rajusinh Bhandari, c/o Rajusinh Bhandari Flat no E303, Shree Complex , Muktanand Marg Nr Maheshwar Bhawan, Chala, Vapi, Valsad, Gujarat 396191
6. Shri Bhakt Bahadur S Khadka, Shree Ram Tokiz Pase, Railway Station Road, Deesa , Banaskantha Disa Mukhya Dakghar Gujarat - 3855357
7. Shri Dinesh Bhandari S/o Shri Ram Bahadur Bhandari, B-Wing Coman Vrundavan Park, Chala Vapi, Pardi Valsad, Gujarat- 396191
8. Smt. Kalpanaben Ganeshbhai, 101, Shiv Sagar Society, Kubharwad, near Shiddanath Temple, Vapi, Pardi, Valsad, Gujarat -396191
9. Shri Parsuram Bhera Tharu, C/o Bhera Tharu, Pardi, Chala Vapi, Valsad, Gujarat- 396191
10. Smt. Namrata Ganesahbhai Prshai, 101, Shiv Sagar Society, Kubharwad near Shiddanath Temple, Vapi, Pardi, Valsad, Gujarat -396191
11. Shri. Bhakta Vishwakarma, Guman B.K., Mohit Park, Daman Road, Chala Vapi, Pardi, Valsad, Gujarat -396191
12. Shri Bam Bahadur Bhandari S/o Shri Prem Bhadur Bhandari, Sajani Row House no. 1, Chala Vapi, Pardi, Valsad, Gujarat -396191
13. Smt. Shikha Agarwal, C/o Shri Peeyush Agarwal, B-408, Rajhans Complex, Chharwada Road, Vapi, Valsad, Gujarat- 396191
14. Shri Narayan T Kumar, Muktanand Road, Vapi Public School, Vapi, Gujarat-396191
15. Smt. Archana Devi W/o Shri Pintu Kumar, Morwa Pasavan Tola, Larua, Samstipur, Bihar-848505
16. Manoj Kumar Singh S/o Shri Shailender Prasad Singh, Bharwari, Muzaffarpur, Bihar-843133




17. Shri Shailender Kumar Bhushan, S/o Shri Ramswroop Sharma, Dohiya, Pandui, Jehanabad, Bihar - 804433
18. Shri Dipender Rakaya, S/o Shri Jagan Rakaya, Sagun Residency, Koparli Road Chharwada, Chhiri, Valsad, Gujarat -396191
19. Shri Rameshwar Prasad, A3, Sanbh Bhai Ki Chai Mahyanshi, Falia, Dadra & Nagar, Haveli - 396193
20. Shri Pumavashi Bind C/o Shri Shankar Bind, Shivpur, Post Saithe, Kaimur, Bihar- 821101
21. Shri Uday Prasad Bind, S/o Shri Shobh Nath Bind, Sharmik Niketan Chambai Ki Chai, Room No 5, Mayanshi Falia Road, Dadra, Post Dadra, Dadra & Nagar Haveli- 396193

To Respondent:

The Chairman, Shree Sarneshwar Credit Cooperative Society Ltd., Shop No.108/109, 1st Floor, Business Point Odwad Udwada, Tal. Pardi, Dist. Valsad Gujarat -396185

Copy to:

NIC with a request to upload on CRCS website

