

File No.: R-11011/17/ 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: 17th July 2025

Hearing in the matter of Smt. Chetna Jagdishbhai Jani Vs. Unique Swayam Multi State Multipurpose Cooperative Society Ltd., Ahmedabad, Gujarat before the Cooperative Ombudsman

Smt. Chetna Jagdishbhai Jani

Complainant

Unique Swayam Multi State Multipurpose
Cooperative Society Ltd., Ahmedabad, Gujarat

Respondent

ORDER

1. Smt. Chetna Jagdishbhai Jani in her complaint dated 26th March 2025 against Unique Swayam Multi State Multipurpose Cooperative Society Ltd., Ahmedabad has stated that she has invested Rs.99900/- in fixed deposit with the Society on 31st August 2017 vide Folio No.3383047. Upon maturity of her deposit on 31st March 2024, she requested the society vide her applications dated 04th April 2024 and 24th February 2025 to refund maturity proceeds of Rs.199900/-. The society neither acceded to her request nor did it give any reply to her
2. Upon receipt of complaint, notices were issued by the office of the Cooperative Ombudsman to the Society on 24th April 2025 and 14th May 2025 seeking their response to the complaint.
3. No response was received from the respondent society to any of the notices issued by this office.
4. Complainant and respondent were summoned for a hearing through video conferencing on 10th June 2025. Shri Jagdish Chandra Amritlal Jani-authorized representative of the complainant attended the hearing. There was no representation from the respondent Society.
5. During the hearing, authorized representative of the complainant reiterated her problems largely in line with the complaint and requested for refund of her deposit by the society immediately. He also complained about the non cooperative attitude of the officials of the society.





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

- a) The society neither refunded the money due on maturity to the complainant nor did it respond to her request.
- b) The society did not respond to the notices issued by this office. It also did not attend the VC hearing. It is evident that the society has nothing to say in the matter.

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

- (i) Unique Swayam Multi State Multipurpose Cooperative Society Ltd., Ahmedabad is hereby directed to pay the amount of deposit due & claimed by the complainant against her deposit along with up-to-date interest thereon within 15 days from the date of issue of this Order.
- (ii) Compliance report to be submitted by the Society to this office immediately thereafter.


(Alok Agarwal)
Cooperative Ombudsman



To:

1. Smt. Chetna Jagdishbhai Jani, B/201, Ekta Festival, Opp. G.H.B. Office, Pragati Nagar, Naranpura, Ahmedabad, Gujarat- 380 013
2. Chairman, Unique Swayam Multi State Multipurpose Cooperative Society Ltd., 03rd Floor, Unique House, Opp. Union Bank of India, Behind ICICI Bank Ltd., Ashram Road, Ahmedabad, Gujarat- 380 003

Copy to:

NIC with a request to upload on CRCS website.