

R-11011/02 (1)/ 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: 22nd October 2025

Hearing in the matter of Shri Chandulal Mohanlal Ravariya Vs. Unique Swayam Multi State Multi Purpose Cooperative Society Ltd., Ahmedabad, Gujarat before the Cooperative Ombudsman

Shri Chandulal Mohanlal Ravariya

Complainant

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

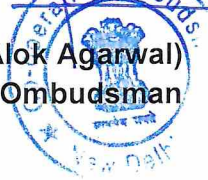
Respondent

ORDER

1. Shri Chandulal Mohanlal Ravariya, in his complaint dated 05th August 2025, against Unique Swayam Multi State Multi Purpose Cooperative Society Ltd., Ahmedabad has stated that he has invested Rs.660000 in fixed deposit with the society on 12th August 2015 for a period of six years under MCS Plan. Upon maturity of his deposit on 12th August 2021, he requested the society vide his various applications, latest dated 24th June 2025, to refund maturity proceeds of Rs.1015000/-. The society neither acceded to his request nor did it give any reply to him
2. Upon receipt of complaint, notices dated 27th August 2025 and 23rd September 2025 were issued by the office of the Cooperative Ombudsman to the respondent society 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. On perusal of the facts and available record, following aspects emerge:
 - a) Upon maturity of his deposit on 12th August 2021, the complainant had requested the respondent society to refund maturity proceeds of his deposit. Despite constant follow up and lapse of more than four years, the society has failed to refund the money due on maturity to the complainant.
 - b) The society did not respond to the notices issued by this office. It is evident that the society has nothing to say in the matter.



- c) There have been similar complaints against this society earlier also, wherein this Authority had directed the society to repay the complainants their due amount. The society is neither responding nor returning the maturity proceeds of the investors. It has ceased to function as per cooperative principles and therefore, all options available under the MSCS Act, 2002 and Rules thereunder need to be exercised.
5. After due consideration of representations made, documents submitted, and the relevant provisions of law, the matter is hereby disposed off with the following directions:
- (i) Unique Swayam Multi State Multi Purpose Cooperative Society Ltd., Ahmedabad is hereby directed to pay the amount of deposit due & claimed by the complainant against his deposit along with up-to-date interest thereon within 30 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 30 days from the date of complaints/ claims received by them.
 - (iii) Compliance report to be submitted to this office immediately thereafter.


(Alok Agarwal)
Cooperative Ombudsman


Complainant:

✓ Shri Chandulal Mohanlal Ravariya, Rushivadi, Junagarh Road, Dhoraji, Rajkot, Gujarat -360 410

Respondent:

Chairman, Unique Swayam Multi State Multi Purpose 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