

R-11017/60/2025-OMB/CRCS
Office of Cooperative Ombudsman
Ministry of Cooperation
Government of India

9th Floor, Tower-E, World Trade Centre,
Nauroji Nagar, Delhi-110029
Dated: 02nd December 2025

Hearing in the matter of Shri/Smt. Meera Radhakrishnan, Rajeev M.R., Shobha Jagathkumar, Chandrasekharan Nair, Annie Franklin, Pramod K.S. and others Vs. Agri Tourism Multistate Cooperative Society Ltd., Kochi, Ernakulam, Kerala before the Cooperative Ombudsman

Shri/Smt. Meera Radhakrishnan, Rajeev M.R.,
Shobha Jagathkumar, Chandrasekharan Nair, Annie
Franklin, Pramod K.S. and others
(Hereinafter referred to as Complainants)

Complainants

Agri Tourism Multistate Cooperative Society Ltd.,
Kochi, Ernakulam, Kerala

Respondent

ORDER

1 (a) Smt. Meera Radhakrishnan, in her complaint dated NIL, received on 08th August, 2025, has stated that she had invested Rs.17.00 lakh with the society in five fixed deposits between 17th January, 2024 to 06th December, 2024. The society didn't pay monthly interest to her since January 2025. She vide her application dated 26th May 2025 and reminder dated 15th July 2025 requested the society to close her deposits prematurely and refund the money due to her. A cheque No. 119066 dated 30.06.2025 for Rs.30917 issued by the society was dishonoured.

(b) Shri Rajeev MR, in his complaint dated 06th July, 2025, received on 17th July, 2025, has stated that he had invested Rs.5.00 lakh with the society vide certificate No. FC0123000693 dated 14th March 2024 for a period of one year. He, vide his application dated 10th March 2025 and reminder dated 16th May, 2025, requested the society to credit the proceeds of his deposit to his bank account.

(c) Smt. Shobha Jagathkumar, in her complaint dated 26th July 2025, received on 08th August, 2025, has stated that she had invested Rs.5.00 lakh with the society vide certificate No. FC0124000089 dated 13th May 2024 for a period of one year. She vide her multiple applications, latest dated 23rd June, 2025, requested the society to credit the maturity proceeds to her bank account. The letter sent by her to the society through speed post, was returned undelivered with remarks, 'left' on the envelope.



(d) Shri Chandrasekharan, in his complaint dated 01st September 2025, received on 15th September, 2025, has stated that he had invested Rs.5.00 lakh in fixed deposit with the society vide certificate No. FC022000071 dated 31st May 2022 for a period of five years. He, vide letter dated 17th July, 2025, requested the society to close his fixed deposit prematurely and refund his money.

(e) Smt. Annie Franklin, in her complaint dated 20th September, 2025, received on 03rd October, 2025, has stated that she had invested Rs.19.50 lakh in 14 fixed deposits with the society between 17th March, 2022 to 21st January, 2025. Upon maturity of fixed deposits upto 04th July 2025, she submitted original FDRs to the society for payment. The society issued her cheque No. 038863 dated 10th July, 2025, for Rs.302937, which was dishonoured. Thereafter, she through registered letter dated 04th August, 2025 requested the society to pre close all her fixed deposits and return her money. The letter was returned undelivered with remarks, 'Left' on the postal receipt. She has further stated that the society has closed its office and is avoiding contact with depositors.

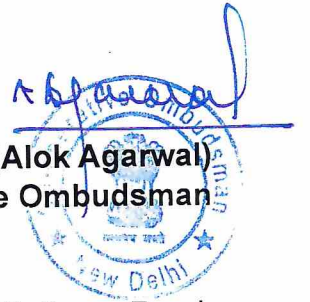
(f) Shri Pramod K.S., in his complaint dated NIL, received on 10th November, 2025, has stated that he had invested Rs.5.00 lakh in fixed deposit with the society vide certificate No. FC0124000157 dated 03rd August, 2024 for a period of one year. He, vide letter dated 24th September, 2025, requested the society to refund maturity proceeds of his deposit.

2. The respondent society neither refunded the money to the complainants nor did it give any reply to them.
3. Upon receipt of complaints, notices dated 12th& 15th September, 2025, 06th, 07th& 16th October, 2025 and 04th & 18th November, 2025 were issued by the office of the Cooperative Ombudsman to the respondent society seeking its response to the complaints.
4. The notices sent by the office of the Cooperative Ombudsman were returned undelivered with remarks, 'Left' and 'No such addressee at this address'.
5. On perusal of the facts and available record, following aspects emerge:
 - a) Complainants had requested the respondent society to refund their deposits. No refunds were made.
 - b) Representations made by the complainants through registered post as also the notices issued by this office to the society were either not replied to or returned undelivered with remarks, 'left' and 'no such addressee at this address' on the envelopes.



- c) Complaints 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 the cooperative principles and therefore, all options available under MSCS Act, 2002 and Rules thereunder need to be exercised.
6. After due consideration of the representations made, documents submitted and the relevant provisions of law, the matter is hereby disposed off with following directions:
- Though it is evident that the promoters/management of Agri Tourism Multistate Cooperative Society Ltd., Kochi, Ernakulam 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 30 days from the date of issue of this Order.
 - 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.
 - Compliance report to be submitted to this office.

(Alok Agarwal)
Cooperative Ombudsman



Complainants:

1. Smt. Meera Radhakrishnan, Chandrapillymadom, Sanskrit College Road, Tripunithura, Ernakulam, Kerala- 682301.
2. Shri Rajeev M.R., Flat No.8C, Panjos Stadia Apartments, Stadium Link Road, Kaloor, Ernakulam-682 020
3. Smt. Shobha Jagathkumar, Flat No. 3B, Clearway, Celestial Apartments, Fatima Church Road, Kadavanthra, Ernakulam, Kerala-682 020
4. Shri Chandrasekharan Nair, Erinjipurath, Karath Road, Puthiyakavu, Tripunithura, Ernakulam, Kerala- 682301
5. Smt. Annie Franklin, Cunnappally House, 3/90A, Sree Ramakrishna Road, P. O. Anchery, Thrissur, Kerala – 680 006.

6. Shri Pramod K.S., S/o Shri Sukumaran K.C., Flat No. 9183, Kadavil House, Sobha Jade, Sobha City, Puzhakkal P.O., Thrissur, Kerala -680 553

Respondent:

Chairman, Agri Tourism Multistate Cooperative Credit Society Ltd., 4/274, 4th Floor, Pathadipalam Changambuzha Nagar, Kochi, Ernakulam, Kerala-682 033

Copy to:

IT Cell with a request to upload on CRCS website

