

R-11017/50/2025-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: 22<sup>nd</sup> December 2025

**Hearing in the matter of Shri Ayyappan T Vs. Thushara Multistate Agro & Marketing Cooperative Society Ltd., Thrissur, Kerala before the Cooperative Ombudsman**

Shri Ayyappan T

Complainant

Thushara Multistate Agro & Marketing Cooperative  
Society Ltd., Thrissur, Kerala

Respondent

**ORDER**

1. Shri Ayyappan T, in his complaint, received on 02<sup>nd</sup> September, 2025, has stated that he had invested Rs.2.00 Lakh with Thushara Multistate Agro & Marketing Society Ltd., Thrissur vide Deposit No. CB0065 dated 04<sup>th</sup> July 2024, which matured on 04<sup>th</sup> July 2025. Despite his request and subsequent follow up, the society neither refunded maturity proceeds of his deposit nor did it give any reply to him.
2. Upon receipt of complaint, notice dated 03<sup>rd</sup> October 2025 was issued by the office of the Cooperative Ombudsman to the society seeking its response to the complaint.
3. No response was received from the respondent society to the notice issued by this office.
4. The complainant, vide representation dated 22<sup>nd</sup> October 2025, received on 04<sup>th</sup> November, 2025, has further informed that instead of refunding his deposit upon maturity on 04<sup>th</sup> July, 2025, the society renewed the same till 20<sup>th</sup> November, 2025 without his consent.
5. The complainant, vide another letter dated 24<sup>th</sup> November, 2025 has informed that on expiry of extended period till 20<sup>th</sup> November, 2025, he requested the society to refund his deposit immediately. No response was received from the society.

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

- a) Thushara Multi State Agro & Marketing Cooperative Society Ltd. did not refund the deposit of the complainant on maturity. In fact, the society suo moto extended the validity of the deposit without the consent of the depositor. The society did not refund the amount due even after the expiry of the extended validity.
  - b) The society also did not respond to the notice issued by this office. In another case also, where this Authority has passed order directing the society to pay the dues to the complainant, no payment has been made. It is evident that the society has no intent to return the deposits to the members. Accordingly, to protect the interest of the depositors, all options available under the MSCS Act, 2002 need to be exercised.
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) Thushara Multi State Agro & Marketing Cooperative Society Ltd., Thrissur is hereby directed to pay the amount of deposit due & claimed by the complainant against his deposit along with up-to-date interest as applicable thereon, within 30 days from the date of issue of this Order.
  - (ii) Compliance report to be submitted to this office immediately thereafter.



(Alok Agarwal)

Cooperative Ombudsman

**Complainant:**

Shri Ayyappan T., 12/303A, 'Vaishnavam' Thekkegramam (PO), Chittur, Dist.: Palakkad, Kerala-678 103

**Respondent:**

Chairman, Thushara Multistate Agro & Marketing Cooperative Society Ltd., 36/3683-3, 03<sup>rd</sup> Floor, Pisharadi Tower, Dr. A.R. Menon Road, Thrissur, Kerala-680 020

**Copy to:**

IT Cell with a request to upload on CRCS website