

M-11022/20/2025-OMB/CRCS
Office of Cooperative Ombudsman
Ministry of Cooperation
Government of India

9th Floor, Tower-E, World Trade Centre,
Nauroji Nagar, Delhi-110029
13th April, 2026

Hearing in the matter of Shri/Smt. Silvy George, Paul George, T.R. Sivaramkrishnan, Anilkumar S and Jose Sebastian Vs. BK Dhanalakshmi Multi State Agri Coop. Society Ltd., Thrissur, Kerala before the Cooperative Ombudsman

Shri/Smt. Silvy George, Paul George, T.R. Sivaramkrishnan, Anilkumar S and Jose Sebastian
(Hereinafter referred to as Complainants)

Complainants

BK Dhanalakshmi Multi State Agri Coop. Society Ltd.,
Thrissur, Kerala

Respondent

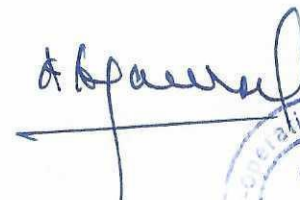

ORDER

1 (a) Smt. Silvy George, in her complaint dated 11th December, 2025, has stated that she had invested Rs.2.00 lakh for a period of five years with BK Dhanalakshmi Multi State Agri Cooperative Society Ltd. in four FDRs of Rs.0.50 lakh dated 10th August, 2023. She vide her applications, latest dated 25th October, 2025 requested the society to pre-close her FDRs and refund her deposit.

(b) Shri Paul George, in his complaint dated 19th January, 2026, has stated, that he had invested Rs.1.00 lakh in fixed deposit for a period of two years with BK Dhanalakshmi Multi State Agri Cooperative Society Ltd. on 05th September, 2023. After maturity of his deposit, he requested the society, latest vide application dated 01st December, 2025, to refund his deposit.

(c) Shri T. R. Sivaramkrishnan, in his complaint dated 27th January, 2026, has stated that he had invested Rs.2.00 lakh in fixed deposit for a period of one year with BK Dhanalakshmi Multi State Agri Cooperative Society Ltd. on 25th August, 2025. The society did not pay him interest in time, he, therefore submitted the original FDR to the society on 23rd December, 2025 for pre-closure & refund of his deposit.

(d) Shri Anilkumar S, in his complaint via email dated 06th February, 2026, has stated that he had invested Rs.1.50 lakh for a period of two years with BK Dhanalakshmi Multi State Agri Cooperative Society Ltd. in fixed deposits of Rs.0.50 lakh dated 17th July, 2023 and Rs.1.00 lakh dated 27th February, 2024. He vide his applications, latest via email dated 16th January, 2026 requested the society to refund his deposit. The society assured to refund his deposit within 10 days.

- (e) Shri Jose Sebastian, in his complaint dated 25th February, 2026, has stated that he had invested Rs.2.00 lakh for a period of one year with BK Dhanalakshmi Multi State Agri Cooperative Society Ltd. in fixed deposit dated 20th August, 2024. Upon maturity, he requested the society to refund his deposit. The society, vide letter dated 20th September, 2025 assured to refund the deposit on 07th October, 2025. As the society did not fulfill its commitment, the complainant, vide application dated 27th December, 2025, again requested the society to refund his money.
2. Office of the Cooperative Ombudsman issued notices dated 05th & 22nd January, 2026, 09th, 20th & 25th February, 2026 and 16th March, 2026 to the respondent society seeking its response to the complaints. No response was received to any of the notices and emails.
 3. On perusal of the facts and available record, following aspects emerge:
 - a) Complainants had requested the respondent society to refund their deposits. The society did not make any refund.
 - b) Representations made by the complainants as also the notices issued by this office to the society went unanswered. It is evident that the society has no intent to refund the deposits and it has ceased to function as per the cooperative principles.
 4. After due consideration of the representations made, documents submitted and the relevant provisions of law, the matter is hereby disposed off with following directions:
 - i. BK Dhanalakshmi Multi State Agri Cooperative Society Ltd. is 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 as applicable within 30 days from the date of issue of this Order.
 - ii. Compliance report to be submitted to this office immediately thereafter.



Alok Agarwal

(Alok Agarwal)
Cooperative Ombudsman

Complainants:

1. Smt. Silvy George,
Nettikaden House, 6/389, East Fort, Korath Lane, Thrissur, Kerala – 680 005
2. Shri Paul George,
Nettikaden House, 6/389, East Fort, Thrissur, Kerala – 680 005

3. Shri T.R. Sivaramakrishnan,
VI/496, 'Gokulam' Ramachandra Colony, Vaidyanathapuram Village,
Ambikapuram Post, Pallakad, Kerala-678 011
4. Shri Anilkumar S,
House No. 24.A/4, Anugraha House, Eramathoor Post, Alappuzha Dist., Kerala
-689 622. (email: smiles2008@rediffmail.com)
5. Shri Jose Sebastian,
Thekkiniyath House, St. Antony Street, Kuriachira, Thrissur, Kerala -680 006

Respondent:

Chairman, BK Dhanalakshmi Multi State Agri Cooperative Society Ltd.
H. No.47, Panekkath House, Poovani, Kailas Nagar, Kolazhy, Viyyur Post, Thrissur,
Kerala – 680 010

Copy to:

IT Cell with a request to upload on CRCS website

