

**F. No. R-11022/33(a)/2025**  
**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: 1<sup>st</sup> June, 2026

**Hearing in the matter of Shri Prashant Kumar Soni Vs. Achievers Credit Cooperative Society Ltd., Lucknow before the Cooperative Ombudsman**

Shri Prashant Kumar Soni

**Complainant**

Achievers Credit Cooperative Society Ltd., Lucknow

**Respondent**

**ORDER**

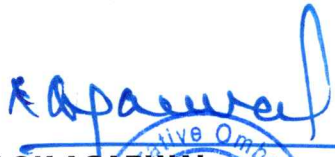
1. Shri Prashant Kumar Soni, in his complaint received on 18<sup>th</sup> December, 2025, has stated that he had invested Rs.270000 in fixed deposit with Achievers Credit Cooperative Society Ltd. on 24<sup>th</sup> December, 2022 for a period of one year. Shri Soni vide his application dated 08<sup>th</sup> November, 2025 requested the society to refund his deposit. The society neither refunded his deposit nor did it give any reply.
2. Office of the Cooperative Ombudsman issued notice dated 06<sup>th</sup> February, 2026 to the society seeking their response to the complaint.
3. The respondent society vide their reply dated 21<sup>st</sup> February, 2026 informed that they have made part payment of Rs. 33,000 to the depositor and have instructed their concerned branch to refund the remaining amount of Rs. 2,50,000 approx. by end of February, 2026.
4. Office of the Cooperative Ombudsman vide another notice dated 16<sup>th</sup> March, 2026 sought details from the society in respect of the payment made to the complainant. No reply was received from the Society.
5. The complainant and the respondent society were summoned for a hearing through video conferencing on 23<sup>rd</sup> April, 2026. On behalf of the complainant his father Shri Umashankar Soni and Chairman of the respondent society, Shri Ranjeet Singh, attended the hearing.
6. The complainant reiterated his stand largely in line with his complaint and stated that the Society has not paid his due amount despite repeated follow ups.



7. The Respondent informed that due to some crisis at Karwi Branch of the Society, the payment to the complainant could not be made. The Head Office of the Society made a payment of Rs 50,000 to the complainant on 23<sup>rd</sup> April, 2026. He further informed that the complainant has agreed in writing to take the balance payment due on his Fixed Deposit in monthly instalment of Rs 50000.
8. Both the complainant and the respondent were directed to make their written submissions latest by 30<sup>th</sup> April, 2026. However, no response was received from either of the parties.
9. On perusal of facts and available record, following aspects emerge:
  - (a) The respondent society has not refunded the full amount of deposit to the complainant as per terms of contract and has made partial payment only.
  - (b) The respondent society claimed to have reached an agreement with the complainant for refund of balance deposit in monthly instalments.
  - (c) During the video conference held on 23<sup>rd</sup> April, 2026 both the parties were directed to make their written submissions latest by 30<sup>th</sup> April, 2026. However, neither the complainant nor the respondent made any written submission.
  - (d) It is evident that both the parties have entered into some kind of understanding amongst themselves, without informing this office.
10. After due consideration of the representations made, documents submitted and the emergent situation following the non -submission of written statement as directed in the VC, the matter is hereby disposed off as under:

Since both the parties, in particular the complainant, have chosen not to make any written submission as directed, it is evident that the parties have entered into some kind of understanding amongst themselves regarding refund of the amount due.

No directions are therefore issued in the matter.

  
**ALOK AGARWAL**  
Cooperative Ombudsman

**Complainant:**

Shri Prashant Kumar Soni, S/o Shri Umashankar Soni, Chakrehi Road, Baldauganj, Karwi, District Chitrakoot, UP-210205

**Respondent:**

The Chairman, Achievers Credit Cooperative Society Ltd., B-17, Gound Floor, Maa Kripa Tower, Vibhuti Khand, Gomti Nagar, Lucknow-226010

**Copy to:** IT Cell with a request to upload on CRCS website.