

**HIGH COURT OF JAMMU & KASHMIR AND LADAKH
AT SRINAGAR**

**CCP(S) 349/2020 in
[WP(C) 1276/2020]**

MOHAMMAD MAQBOOL SHEIKH

...Petitioner(s)

Through: Mr. Abid Rashid, Adv. vice Mr. Nisar Ahmad
Bhat, Adv.

Vs.

**MR MOHAMMAD ALTAF RINGSHAL AND ...Respondent(s)
ANR.**

Through: Mr. Adil Asimi, Advocate

CORAM:

HON'BLE MR. JUSTICE WASIM SADIQ NARGAL, JUDGE.

**ORDER
20.12.2025**

01. The instant contempt petition arises out of an Order/Judgment passed by this Court on 1st September, 2020 in WP(C) No. 1276/2020, in terms whereof, the direction was issued to the respondents to consider the request of already made by the petitioner by providing him some more time to maintain his loan account and also consider his request to restructure his loan account. The respondent-Bank was

directed to do the needful within a period of four weeks from the date copy of order along with complete set of paper book was to be made available to the respondent-Bank, of course, in accordance with rules, regulations and policy in vogue.

02. The writ petition was disposed of vide Order/Judgment dated 1st September, 2020 and since the said order was not complied with, the instant contempt petition was filed by the petitioner, in which, notice has been issued on 12th November, 2020.

03. Mr. Adil Asimi, learned counsel, appearing for the respondent-Bank has filed a detailed compliance report, in which, the respondents have taken a specific stand that so far as the restructuring of loan account of the petitioner is concerned, a Communication dated 19th September, 2019 was addressed to the petitioner which was duly acknowledged by him and in addition two more communications were sent to him at his residential address one copy by registered post and another by ordinary post, advising the petitioner to submit the relevant information and documents within one week time so as to enable the respondents to process the proposal for restructuring his loan account. It is further stated in the compliance report

that the petitioner could not turn up with the requisite documents and information till date, therefore, the respondents have not violated the court order, rather implemented the same in its letter and spirit.

04. The respondents have taken further stand in the status report that petitioner had requested for grant of Draw Deposit Facility, which request was acceded to by the respondent-Bank and, accordingly, same was sanctioned in his favour so as to enable him to revive his business and adjust/regularize his NPA account, but the petitioner has not shown any interest in availing the said facility. Furthermore, the respondent-Bank had approached the petitioner for processing his case as Special OTS Scheme which stands sanctioned in his favour for an amount of Rs. 31,04,003,30/- and the petitioner has deposited an amount of Rs. 3.12. lacs as token money. The petitioner, as per the record, has failed to deposit the residual amount and the OTS. However, the petitioner requested for extension by six months to repay the amount which also expired on 25th January, 2025 and, thus, the petitioner, who is a defaulter of the respondent-Bank instead has resorted to file

representations before the various authorities and, thus, what was required to be done on the part of the respondents, have already been done and it was inaction on the part of petitioner, the order/Judgment passed by this Court mentioned supra could not be complied with.

05. At this stage, Mr. Adil Asimi, learned counsel appearing for the respondent-Bank submits that the Order/Judgment passed by this Court mentioned supra stands complied with in so far as the Bank is concerned and, accordingly, he prays that the proceedings in the instant contempt petition be closed.

06. Heard learned counsel for the respondent-Bank and perused the material on record.

07. This Court is in agreement with the stand taken by the respondents in the compliance report and what has been argued by Mr Adil Asimi, learned counsel appearing for the respondent-Bank. Thus, no fruitful purpose would be served to keep the instant contempt petition alive. Accordingly, the proceedings in the instant contempt petition are **closed**.

08. Rule, if any, framed shall stand discharged.

09. However, the dismissal of the instant contempt petition shall not come in the way of petitioner to act in conformity with the Order/Judgment passed by this Court on 1st September, 2020, which is subject matter of the instant contempt petition.

(WASIM SADIQ NARGAL)
JUDGE

SRINAGAR:
20.12.2025

"Shamim Dar"