IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.16010 of 2015

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Chandan Roy Sharma, S/o Late Prof. Janardan Roy Sharma, resident of Mohalla-Chirakut Nagar, Bibiganj, P.S. Sadar, District-Muzaffarpur

.... Petitioner/s

Versus

1. The Chief General Manager State Bank of India, Patna Mandal, Patna
2. The Deputy General Manager, State Bank of India, Muzaffarpur
3. The Assistant General Manger, RASMECCC, State Bank of India, Muzaffarpur
4. The Chief Branch Manger, State Bank of India, A.D.B., Branch, Muzaffarpur
5. The Branch Manager, State Bank of India, Agriculture Development Branch, Gobasahi Chouk, Muzaffarpur
6. The Credit Collection Officer (C.C.O.) State Bank of India, A.D.B. Muzaffarpur Branch, Muzaffarpur

.... Respondent/s

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Appearance:
For the Petitioner/s : Mr. Pramod Kumar, Advocate
For the Respondent/s : Mr. Kaushlendra Kumar Sinha, Adv.

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CORAM: HONOURABLE MR. JUSTICE JYOTI SARAN
ORAL ORDER

2 16-10-2015 Heard Mr. Pramod Kumar, learned counsel for the petitioner and Mr. Santosh Kumar Singh, counsel for the Bank.

The petitioner is aggrieved by the order whereby his application for additional loan has been rejected by the Branch Manager, a copy of which is placed at Annexure-6.

Facts are in a very narrow compass. A personal loan was availed of by the petitioner in the year 2005 which was ultimately closed on a compromise on 25.6.2012 as it reflects from the impugned communication dated 19.3.2015 placed at Annexure-6. The petitioner subsequently has obtained a home loan for Rs. 30,00,000/-(thirty lakh) on 04.4.2014 vide acceptance letter placed at Annexure-1 and which is continuing. It is while the re-payment to the loan in operation that the petitioner filed an application for an additional loan of Rs. 20,00,000/- (twenty lakh) on 03.11.2014 and which has been rejected by the order dated 19.3.2015 by the Branch Manager *inter alia* with reference to the prevailing instructions.

Mr. Singh appearing for the Bank informs that it is considering the financial position of the petitioner that such step is taken although this is not found in the impugned order.

Mr. Pramod Kumar with reference to a representation placed at Annexure-8 submits that the attention of the Regional Manager, Zonal Office, Muzaffarpur has been drawn by the petitioner on 07.4.2015.

In the circumstances discussed above, I deem it expedient to dispose of this writ petition with a direction to the Regional Manager, State Bank of India, Zonal Office, Muzaffarpur to consider the representation filed by the petitioner for extension of his home loan and dispose of the same by a speaking order expeditiously and preferably within three months from the date of receipt / production of a copy of this order.

(Jyoti Saran, J)

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