

IN THE HIGH COURT OF JUDICATURE AT PATNA

Civil Writ Jurisdiction Case No.21090 of 2012

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1. Sri Ram Dayal Prasad Son Of Late Ram Swarup Prasad Resident Of Village -
Ghora-Sahan, P.O. - Ghora-Sahan, P.S. Ghorasahan, District - East Champaran.

.... Petitioner/s

Versus

1. Manager Champaran Kshetriya Gramin Bank, Head Office Motihari, Uttar Bihar,
(Bihar)
2. Area Manager, Champaran, Uttar Bihar Kshetriya Gramin Bank Head Office,
Motihari, Bihar
3. The Branch Manager, Uttar North Bihar Kshetriya Gramin Bank, Ghorasahan,
East Champaran

.... Respondent/s

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Appearance :

For the Petitioner/s : Mr. Naresh Kumar Malhotra, Sr. Advocate
Mr. Sunil Kumar No.-III

For the Respondent/s : Mr. Prabhakar Jha

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CORAM: HONOURABLE MR. JUSTICE KISHORE KUMAR MANDAL

ORAL JUDGMENT

Date: 28-11-2016

Heard Mr. Malhotra for the petitioner and Mr. Jha for
the Uttar Bihar Kshetriya Gramin Bank (for short 'the Bank').

It is stated that the outstanding loan against the
petitioner in the year 2010 was Rs. 3,08,417/-. The respondent Bank
ought to have taken steps for realization thereof from the property
mortgaged by the petitioner. Unfortunately, the Bank did not do that.
The matter was raised by the petitioner before the Lok Adalat where
also nothing happened. The petitioner is ready and willing to pay off
the legal dues outstanding against him.

Mr. Jha, on the other hand, disputes the figure of
outstanding dues. However, it is stated by him that if the petitioner

approaches the Branch Manager of the Bank with a request to satisfy the loan amount outstanding against the petitioner, the same shall be considered in the light of the policy decision of the Bank. The respondent Bank would also not be reluctant to negotiate with the petitioner with a view to liquidation of the outstanding dues against the petitioner and closing the loan account.

The writ application, in view of the aforesaid stand taken by the petitioner, is disposed off permitting the petitioner to approach the respondent Bank for settlement of the dues and payment thereof.

(Kishore Kumar Mandal, J)

Pankaj/-

AFR/NAFR	NAFR
CAV DATE	
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