

IN THE HIGH COURT OF JUDICATURE AT PATNA

Civil Writ Jurisdiction Case No.3503 of 2017

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1. Satrugshan Prasad Sah Son of Late Ram Pravesh Sah R/o Mohalla - Binodpur,
Tower House Road, P.O. + P.S. + District - Katihar.

.... Petitioner/s

Versus

1. The Bank of Baroda having its registered office at Suraj Plaza - 1, Sayaji Ganj,
Vadodara - 390020, Baroda House, Baroda - 396006, through its Chairman-cum-
Managing Director.
2. The Chief Manager-cum-Authorized Officer, Bank of Baroda, Katihar Main
Branch, First Floor, Abbas Katara, Shahid Chauk, M.G. Road, District - Katihar.
3. The Branch In Charge, Katihar Main Branch, First Floor, Abbas Katara, Shahid
Chauk, M.G. Road, District - Katihar.

.... Respondent/s

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Appearance :

For the Petitioner/s : Mr. Gautam Kejriwal
Mr. Samir Kumar
Mr. Mohit Agarwal

For the Respondent-Bank: Mr. Ravi Verma

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CORAM: HONOURABLE MR. JUSTICE SHIVAJI PANDEY

ORAL JUDGMENT

Date: 28-03-2017

Heard learned counsel for the petitioner and learned
counsel for the Bank.

In the present writ petitioner, petitioner has prayed to
upgrade the term of loan account in terms of the guidelines of
the Reserve Bank of India upon payment of the arrears of
principal and interest by him.

Learned counsel for the petitioner submits that for certain
period petitioner could not deposit EMI amount. As per case of
the petitioner up-to failure of payment of EMI the outstanding



dues comes to Rs.2,52,000/- but Bank has produced a chart where outstanding dues has been shown as Rs.5,72,584/- and if he pays the amount he will be at liberty to pay the regular EMI. As in the present case disputed question of accountancy has emerged cannot be decided in the present writ proceeding. Petitioner is allowed to move before the Branch Manager, Bank of Baroda, Katihar where the petitioner will be at liberty to submit his case who will consider facts and circumstances of the case and after making necessary adjustment will furnish the details of accounts. Counsel for the petitioner submits that petitioner is ready to liquidate the outstanding dues. If petitioner pays the dues of EMI within a reasonable time the Bank will regularize the account.

In such view of the matter, petitioner is directed to approach before the Branch Manager, Bank of Baroda, Katihar who will look into the matter and do needful.

With the aforesaid observation and direction this writ petition is disposed of.

Vinay/-

AFR/NAFR	NAFR
CAV DATE	NA
Uploading Date	06.04.2017
Transmission Date	NA

(Shivaji Pandey, J)

