IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.9906 of 2020

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Kaushlya Devi Wife of Hari Narayan Singh Resident of Village- Chaptahi, P.O. and P.S.- Dhansoi, District- Buxar, Pin Code No. 802117.

... ... Petitioner

Versus

1. The Chairman, State Bank of India (Head Office), State Bank Bhawan, 16th Floor, Madam Cama Road, Mumbai- 400021.
2. The General Manager State Bank of India, State Bank Bhawan, 11th Floor, Madam Cama Road, Mumbai- 400021.
3. The Zonal Manager State Bank of India, Judges Court Road, Patna- 800004.
4. The Regional Manager State of Bank of India, Harkhan Kumar Jain Trust Building, Harijee Ka Hata, Ara, District- Bhojpur.
5. The Branch Manager State of Bank of India, Branch- Simri House of Ram Naresh Pandey, Village- P.O. and Police Station- Simri, District- Buxar- 802301.
6. The Authorized Officer State of Bank of India, Ara, Harijee Hata, Ara, District- Buxar.
7. The Managing Director of M/S BBSL Consultancy Pvt. Ltd. As Banks Recovery Agency at Gayatri Nagar, Near Mission School, North Gate, Aurangabad- 824101.
8. The Managing Director of M/s Sun Shine Professional Chonsultancy Pvt. Ltd. As Banks Recovery Agency at Krishna Nagar, Booti, Near Plastic Factory, Ranchi,Jharkhand- 835217.

... ... Respondents

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Appearance :

For the Petitioner/s : Mr. Nil Kamal
For the Respondent/s : Mr. Sanjiv Kumar.

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CORAM: HONOURABLE MR. JUSTICE CHAKRADHARI SHARAN SINGH
and
HONOURABLE MR. JUSTICE MADHURESH PRASAD

ORAL ORDER

(Per: HONOURABLE MR. JUSTICE CHAKRADHARI SHARAN SINGH)

3 17-11-2021 The petitioner is seeking quashing of a communication dated 20.06.2020 addressed to him by Simri Branch of the State Bank of India, whereby he has been

informed about the outstanding dues of Rs. 6,78,972/- + interest against Vehicle Loan Account No. 32134809115. It has been mentioned in the said notice that as the petitioner has failed to repay the bank dues despite notice, a decision has been taken to impound the vehicle, in the event of non-clearance of outstanding dues within 15 days. The said communication further mentions that in case the said amount is not deposited, a recovery agency as appointed by the bank shall seize petitioner's vehicle.

Referring to the averments made in the writ petition, learned counsel appearing on behalf of the petitioner has submitted that a sum of Rs. 4,86,667/- + Rs. 20,000/- was advanced as agricultural loan on 11.01.2012. Against the said loan, the petitioner has already repaid Rs. 7,14,501/-.

We, however, find no chit of paper available on record to support the statement made in the writ petition and the submission made by learned counsel for the petitioner in respect of repayment of loan. There is no averment in the writ petition that the amount which the petitioner has repaid against the loan advanced to her satisfies the entire loan amount with interest.

In our opinion, thus, the impugned communication does not require interference by this Court in the present proceeding and in the given facts and circumstances of the case.

This application has no merit and is accordingly dismissed.

It goes without saying that the petitioner shall be at liberty to approach the branch of the bank for settlement of the loan account.

(Chakradhari Sharan Singh, J)

(Madhuresh Prasad, J)

K.K.RAO/-

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