

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.13894 of 2021

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Bibha Kumari Wife of Anil Kumar Mandal, Rdersh Nagar, Ward No. 09 NH-57, P.S.-Araria, District-Araria.

... .. Petitioner

Versus

1. The State Bank of India through its Chairperson, Corporate Centre, State Bank Bhawan, Madame Cama Road, Mimbai-21.
2. The Chief Genral Manager, Local Head Office, West Gandhi Maidan, Patna-1
3. The Branch, Manager, Kali Mandir Chowk, Araria. District Araria,

... .. Respondents

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Appearance :

For the Petitioner : Mr. Sunil Kumar
For the Respondents : 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)

2 21-12-2021 The petitioner has filed this writ application for restraining the respondent State Bank of India from making deduction from the petitioner's account against home-loan advanced to the petitioner to the tune of Rs.5,75,000.00. It is the petitioner's case that in terms of loan agreement, the petitioner was required to pay a sum of Rs.5,500.00 per month by way of installment for 12 years, which she was paying. It is her grievance that suddenly the Bank has started making deductions of a sum of Rs.30,648.00 per month from the petitioner's account for the next 21 months on the ground that the petitioner



was required to pay a sum of Rs.7,800.00 per month instead of a sum of Rs.5,500.00 per month, by way of installment.

The petitioner has not brought on record the home loan agreement. The petitioner has been put to legal notice on behalf of the State Bank of India through letter dated 05.07.2021 to which the petitioner has, admittedly, not responded. It appears that it is a pure question of accounting, for which the petitioner should have approached the Bank and could have taken any other remedy as would have been available to her in accordance with law.

In view of the above, we are not inclined to entertain this writ application filed under Article 226 of the Constitution of India. This writ application is accordingly dismissed.

I.A. No. 1 of 2021 stands disposed of.

(Chakradhari Sharan Singh, J)

(Madhuresh Prasad, J)

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