

**IN THE HIGH COURT OF JUDICATURE AT PATNA**  
**Civil Writ Jurisdiction Case No.8000 of 2020**

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Hrishi Detergent Company through its proprietor Chandeshwar Sahani, aged about 60 years (Male), son of Late Manohar Sahani, resident of village- Belaganj, P.O.- Jiwachhpur, P.S.- Bhimpur, District- Supaul.

... .. Petitioner/s

Versus

1. The Reserve Bank of India through its Regional Director, Patna Regional Branch, South Gandhi Maidan, Patna- 800001.
2. The Consumer Education and Protection Cell, Financial Inclusion Development Department, Reserve Bank of India, South Gandhi Maidan, Patna- 800001.
3. The Banking Ombudsman, Reserve Bank of India, South Gandhi Maidan, Patna- 800001.
4. The Punjab National Bank through its Managing Director, Head Office at 7, Bhikhaji Camaji Palace, New Delhi- 110066.
5. The General Manager, Punjab National Bank(erstwhile United Bank of India), Zonal Office, Kolkata, West Bengal.
6. The Chief Regional Manager, Punjab National Bank(erstwhile United Bank of India), Katihar Region, District- Katihar.
7. The Deputy General Manager, Punjab National Bank(erstwhile United Bank of India), Supaul, District- Supaul.
8. The Branch Manager, Punjab National Bank(erstwhile United Bank of India), Mahaddipur Branch, at Madhopur, P.O.- Pariyahi via Surpatganj, District- Supaul.

... .. Respondent/s

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**Appearance :**



For the Petitioner/s : Mr. Bhola Kumar, Advocate  
For the Respondent/s : Mr. Binod Bihari Sinha, Advocate  
Kumar Priya Ranjan, Advocate

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**CORAM: HONOURABLE THE CHIEF JUSTICE**  
**and**  
**HONOURABLE MR. JUSTICE S. KUMAR**  
**ORAL JUDGMENT**  
**(Per: HONOURABLE THE CHIEF JUSTICE)**

**Date : 22-11-2021**

Heard learned counsel for the parties.

The petitioner has prayed for the following relief /s :-

a) For issuance of a writ of mandamus commanding the erstwhile United Bank of India (now merged into Punjab National Bank) to grant and disburse forthwith loan of Rs.40,00,000/- [Rupees Forty Lakhs Only] in favour of the Petitioner which was already sanctioned in – principal vide Letter dated 27.09.2018 issued by Respondent No.8.

b) For a further direction to the Respondents that the pendency of the writ application will not in any manner serve as a hindrance in granting or disbursing loan of Rs.40,00,000/- [Rupees Forty Lakhs Only] in favour of the Petitioner.

c) To pass any other order/orders in shape of a consequential relief to which the Petitioner may be found to be legally entitled to in the facts and circumstances of the instant case at hand.”



After the matter was heard for some time, learned counsel for the petitioner, under instructions, states that petitioner shall be content if a direction is issued to the Respondent No.6, namely, The Chief Regional Manager, Punjab National Bank (erstwhile United Bank of India), Katihar Region, District -Katihar to consider and decide the representation which the petitioner shall be filing within a period of four weeks from today for redressal of grievance(s).

Learned counsel for the respondents states that if such a representation is filed by the petitioner, the authority concerned shall consider and dispose it of expeditiously and preferably within a period of four months from the date of its filing along with a copy of this order.

Statement accepted and taken on record.

As such, petition stands disposed of in the following terms:-

(a) Petitioner shall approach Respondent No.6, namely, The Chief Regional Manager, Punjab National Bank (erstwhile United Bank of India), Katihar Region, District -Katihar, within a period of four weeks from today by filing a representation for redressal of grievance(s);

(b) The appropriate authority shall consider and



decide the petitioner's application/request expeditiously and preferably within a period of three months from the date of the its presentation;

(c) Needless to add, while considering such representation, principles of natural justice shall be followed and due opportunity of hearing afforded to the parties;

(d) Equally, liberty is reserved to the petitioner to take recourse to such alternative remedies as are otherwise available in accordance with law;

(e) We are hopeful that as and when petitioner takes recourse to such remedies, as are otherwise available in law, before the appropriate forum, the same shall be dealt with, in accordance with law and with reasonable dispatch;

(f) Liberty reserved to the petitioner to approach the Court, if the need so rises subsequently on the same and subsequent cause of action;

(g) While considering such representation, the period for which the petitioner has been pursuing the present petition shall not be counted for the purposes of limitation;

(h) We have not expressed any opinion on merits. All issues are left open.

The petition stands disposed of in the aforesaid terms.



Interlocutory Application(s), if any, stands disposed  
of.

**(Sanjay Karol, CJ)**

**( S. Kumar, J)**

Ashwini/Sujit

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| <b>AFR/NAFR</b>          |            |
| <b>CAV DATE</b>          |            |
| <b>Uploading Date</b>    | 24.11.2021 |
| <b>Transmission Date</b> |            |

