

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.9039 of 2022

Tripurari Jha, Son of Late Shiv Kumar Jha, Resident of Village & P.O.-
Deokuli, P.S.- Bahadurpur, District- Darbhanga, Bihar.

... .. Petitioner/s

Versus

1. The Union of India through Finance Secretary Department of Financial Services North Block, Cabinet Secretariat, Raisina Hill, New Delhi.
2. The Deputy Governors Reserve Bank of India, Shahid Bhagat Singh Marg, Mumbai- 400001.
3. The Executive Director Board for Regulation and Supervision of Payment and Settlement Systems (BPSS), Reserve Bank of India, Shahid Bhagat Singh Marg, Mumbai- 400001.
4. The Regional Director Reserve Bank of India, South Gandhi Maidan, Patna- 800001.
5. The Banking Ombudsman Reserve Bank of India Office of the Banking Ombudsman South Gandhi Maidan, Patna- 800001.
6. The CGM-in-Charge and Secretary Secretarys Department Reserve Bank of India 16th Floor, Central Office, Building Sahid Bhagat Singh Marg, Mumbai- 400001.
7. The State of Bihar through the Principal Secretary Finance Department, Old Secretariat, Patna, Bihar.
8. The Managing Director and Chief Executive Officer Namely Shri C.H.S.S. Mallikarjuna Rao.
9. The Nominee Director Reserve Bank of India namely Shri Vivek Aggrawal Punjab National Bank.
10. The Chairman Punjab National Bank, having its corporate address at Plot No.- 4, Sector- 10, Dwarka, New Delhi- 110075.
11. The Zonal Manager Punjab National Bank, 2nd Floor, Chanakya Towers, R-Block, Patna- 800001.
12. The Authorized Officer Punjab National Bank, Secured creditor Circle Sastra Centre, Darbhanga, G.M. Road, Darbhanga- 846004, e-mail ID- cs8217 @ pnb.co.in
13. The Circle Head Patna North 2nd floor Chanakya Towers, R-Block, Patna- 800001.
14. The Chief Branch Manager Punjab National Bank, Laheriyasarai Branch (240700), Darbhanga G.N. Ganj Laheriyasarai, Darbhanga.
15. The Collector-cum-District Magistrate Darbhanga, Bihar.
16. The Central Registry of Securitization Assets Reconstruction and Security Interest of India 5th floor MTNL Telephone Ex-change Buildings, 8 Bhikaji Cama Place, New Delhi- 110066.

... .. Respondent/s



Appearance :

For the Petitioner/s : Mr.Rohit Kumar, Advocate
For the Respondent/s : Mr.Additional Solicitor General

CORAM: HONOURABLE THE CHIEF JUSTICE

and

HONOURABLE MR. JUSTICE S. KUMAR

ORAL JUDGMENT

(Per: HONOURABLE THE CHIEF JUSTICE)

(The proceedings of the Court are being conducted by Hon'ble the Chief Justice/Hon'ble Judges through Video Conferencing from their residential offices/residences. Also the Advocates and the Staffs joined the proceedings through Video Conferencing from their residences/offices.)

Date : 29-07-2022

Petitioner has prayed for following relief(s) :

(i) A writ of certiorari quashing /setting aside the impugned letter Ref. No. PNB2407/Adv/422A/2022-23 dated 28.04.2022 under signature of Chief Manager BO Laheriasarai (Annexure- 5) Branch Punjab National Bank, Laheriasarai, Darbhanga whereby and where under the respondent authority specially Branch Manager of said Bank not follow the Hon'ble Patna High Court order Judgment dated 22.02.2022 passed in CWJC No. 727 of 2022 in which the direction passed by this Hon'ble Court on mutually agreeable terms and passed cyclostyled order the reschedulement /restructure alongwith waiver of interest is not tenable as per RBI Guidelines.

(ii) A Mandamus Commanding the respondents authority to regularize the aforesaid both loan account bearing No. 240700NCO0001403 (T/L Housing Loan) and 2407099000001331 (ODIP) against deposit by the petitioner the outstanding amount.

(iii) Any other writ/writs for granting any other relief/ reliefs for which the petitioners are found entitled to in the facts and circumstances of the present case.



After the matter was heard for some time, finding the Bench not to be agreeable with the submissions made by learned counsel for the petitioner, learned counsel for the petitioner, under instructions, states that petitioner shall be content if a direction is issued to the authority concerned to consider and decide the representation which the petitioner shall be filing within a period of four weeks from today for redressal of the 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.

The Hon'ble Supreme Court in ***D. N. Jeevaraj Vs. Chief Secretary, Government of Karnataka & Ors, (2016) 2 SCC 653***, paragraphs 34 to 38 observed as under:-

“34. The learned counsel for the parties addressed us on the question of the bona fides of Nagalaxmi Bai in filing a public interest litigation. We leave this question open and do not express any opinion on the correctness or otherwise of the decision of the High Court in this regard.

35. However, we note that generally speaking, procedural technicalities ought to take a back seat in public interest litigation.



This Court held in *Rural Litigation and Entitlement Kendra v. State of U.P.* [*Rural Litigation and Entitlement Kendra v. State of U.P.*, 1989 Supp (1) SCC 504] to this effect as follows: (SCC p. 515, para 16)

“16. The writ petitions before us are not inter parties disputes and have been raised by way of public interest litigation and the controversy before the court is as to whether for social safety and for creating a hazardless environment for the people to live in, mining in the area should be permitted or stopped. We may not be taken to have said that for public interest litigations, procedural laws do not apply. At the same time it has to be remembered that every technicality in the procedural law is not available as a defence when a matter of grave public importance is for consideration before the court.”

36. A considerable amount has been said about public interest litigation in *R&M Trust* [*R&M Trust v. Koramangala Residents Vigilance Group*, (2005) 3 SCC 91] and it is not necessary for us to dwell any further on this except to say that in issues pertaining to good governance, the courts ought to be somewhat more liberal in entertaining public interest litigation. However, in matters that may not be of moment or a litigation essentially directed against one organisation or individual (such as the present litigation which was directed only against Sadananda Gowda and later Jeevaraj was impleaded) ought not to be entertained or should be rarely entertained. Other remedies are also available to public spirited litigants and they should be encouraged to avail of such remedies.

37. In such cases, that might not strictly fall in the category of public interest litigation and for which other remedies are available, insofar as the issuance of a writ of mandamus is concerned, this Court held in *Union of India v. S.B. Vohra* [*Union of India v. S.B. Vohra*, (2004) 2 SCC 150: 2004 SCC (L&S) 363] that: (SCC p. 160, paras 12-13)

“12. Mandamus literally means a



command. The essence of mandamus in England was that it was a royal command issued by the King's Bench (now Queen's Bench) directing performance of a public legal duty.

13. A writ of mandamus is issued in favour of a person who establishes a legal right in himself. A writ of mandamus is issued against a person who has a legal duty to perform but has failed and/or neglected to do so. Such a legal duty emanates from either in discharge of a public duty or by operation of law. The writ of mandamus is of a most extensive remedial nature. The object of mandamus is to prevent disorder from a failure of justice and is required to be granted in all cases where law has established no specific remedy and whether justice despite demanded has not been granted.”

38. A salutary principle or a well-recognised rule that needs to be kept in mind before issuing a writ of mandamus was stated in *Saraswati Industrial Syndicate Ltd. v. Union of India* [*Saraswati Industrial Syndicate Ltd. v. Union of India*, (1974) 2 SCC 630] in the following words: (SCC pp. 641-42, paras 24-25)

“24. ... The powers of the High Court under Article 226 are not strictly confined to the limits to which proceedings for prerogative writs are subject in English practice. Nevertheless, the well-recognised rule that no writ or order in the nature of a mandamus would issue when there is no failure to perform a mandatory duty applies in this country as well. Even in cases of alleged breaches of mandatory duties, the salutary general rule, which is subject to certain exceptions, applied by us, as it is in England, when a writ of mandamus is asked for, could be stated as we find it set out in *Halsbury's Laws of England* (3rd Edn.), Vol. 11, p. 106:

‘198. *Demand for performance must precede application.*—As a general rule the order will not be granted unless the party complained of



has known what it was he was required to do, so that he had the means of considering whether or not he should comply, and it must be shown by evidence that there was a distinct demand of that which the party seeking the mandamus desires to enforce, and that that demand was met by a refusal.'

25. In the cases before us there was no such demand or refusal. Thus, no ground whatsoever is shown here for the issue of any writ, order, or direction under Article 226 of the Constitution."

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

- (a) Petitioner shall approach the authority concerned i.e. Respondent No. 5 namely, The Banking Ombudsman Reserve Bank of India Office of the Banking Ombudsman South Gandhi Maidan, Patna- 800001, within a period of four weeks from today by filing a representation for redressal of the grievance(s);
- (b) The authority concerned shall consider and dispose it of expeditiously by a reasoned and speaking order preferably within a period of four months from the date of its filing along with a copy of this order;
- (c) The order assigning reasons shall be



communicated to the petitioner;

- (d) Needless to add, while considering such representation, principles of natural justice shall be followed and due opportunity of hearing afforded to the parties;
- (e) Also, opportunity to place on record all relevant materials/documents shall be granted to the parties;
- (f) Equally, liberty is reserved to the petitioner to take recourse to such alternative remedies as are otherwise available in accordance with law;
- (g) 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;
- (h) Liberty reserved to the petitioner to approach the appropriate forum/Court, should the need so arise subsequently on the same and subsequent cause of action;
- (i) We have not expressed any opinion on merits.
All issues are left open;



(j) The proceedings, during the time of current Pandemic- Covid-19 shall be conducted through digital mode, unless the parties otherwise mutually agree to meet in person i.e. physical mode;

The petition stands disposed of in the aforesaid terms.

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

(Sanjay Karol, CJ)

(S. Kumar, J)

Chn/Sujit

AFR/NAFR	
CAV DATE	
Uploading Date	02.08.2022
Transmission Date	

