

24-03-2022  
ct no. 13  
Sl. 10  
sp

**WPA 3374 of 2022  
(Through Video Conference)**

Shamim Ahmed  
**-Versus-**

Reserve Bank of India & Ors.

**Mr. Biswajib Ghosh,  
Mr. Avirup Chatterjee**

**....for the petitioner**

Affidavit of service and supplementary affidavit filed in Court today is taken on record.

Despite notice, the respondents are not represented.

The writ petitioner is aggrieved by the conduct of the Axis Bank in insisting on pre-payment charges for closing a loan account and also ignoring the terms of the Emergency Credit Line Guarantee Scheme.

The petitioner has approached the Banking Ombudsman, who has rejected his claim by communication dated January 28, 2022.

The petitioner grievances cannot be addressed under Article 226 of the Constitution of India since there is little or no public element attached to the relations between the parties. There are disputed questions of facts that are required to be gone into. The petitioner's remedy is before an appropriate civil or other statutory

forum with reserving liberty to approach the said forum by the petitioner.

With the aforesaid observations, the writ petition is disposed of.

There shall be no order as to costs.

All parties shall act on the server copy of this order duly downloaded from the official website of this Court.

**(Rajasekhar Mantha, J.)**