

16.06.2022

sayandeep

Sl. No. 06

Ct. No. 05

WPA 9229 of 2022

Capricorn Oils Limited. & Anr.

-Versus-

Reserve Bank of India & Ors.

Mr. Rupak Ghosh

Mr. Debangshu Dinda

Mr. Tamoghna Saha

..... for the petitioners

Mr. Anirban Pramanik

Ms. Subhasree Dey

..... for the respondent Nos. 2 and 3

Ms. Soni Ojha

Ms. Sambita B. Chatterjee

.... for the respondent no. 4

The petitioner is aggrieved by the non-updating of the petitioners' status of two credit facilities which the respondent No. 2, Bank closed on 21.12.2019. The communication of the Bank is on record. The petitioner however even on 24.03.2022 (Wrongly mentioned as 2024 in the writ petition) found that the status remains as "*open*" and "*in default*". This was duly communicated by the petitioner to the Bank by way of a letter of 24.03.2022. The petitioner also approached the concerned Bank as well as CIBIL on 12.05.2022 but complains that no steps have been taken by the said respondents till date.

Learned counsel appearing for the Bank hands up a letter of 27.05.2022 referring to the

representation made by the petitioners and requesting for corrected action. The letter is an internal document addressed to the Assistant General Manager of the Bank.

After hearing learned counsel and considering the option given to a person under Section 21(3) of the Credit Information Companies (Regulations) Act, 2005, under which a borrower may request all or any of the credit institutions to update the information, WPA 9229 of 2022 is disposed of with a direction on the respondent nos. 2, 3 as well as 4(Director, Trans union CIBIL Limited) to act in terms of the letter of the Bank of 27.05.2022 and the representations made by the petitioner on 24.03.2022 and 12.05.2022 within a period of an outer limit of four weeks. The Bank is directed to serve a copy of the letter of 27.05.2022 to CIBIL within seven days from today. After which CIBIL shall act on the letter within two weeks from the date of receipt of the letter from the Bank. The account information of the petitioners shall be updated within four weeks from today.

The writ petition is disposed of in terms of the above.

(Moushumi Bhattacharya, J.)