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IN THE HIGH COURT OF PUNJAB & HARYANA AT CHANDIGARH

CWP-690-2023 (O&M)
Date of decision:13.01.2023

Anju Trehan ... Petitioner

Vs.

State Bank of India and ors.

... Respondents

CORAM: HON'BLE MR. JUSTICE TEJINDER SINGH DHINDSA.
HON'BLE MR. JUSTICE SANJIV BERRY.

Present: Mr. Deepak Arora, Advocate for the petitioner.

Ms. Manjari Joshi, Advocate for respondent-Bank.

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TEJINDER SINGH DHINDSA, J. (ORAL).

Petitioner has filed the instant petition seeking a mandamus directing the respondent-Bank to consider the case of the petitioner under the one time settlement scheme i.e.OTS-RINN Samadhan. 2022-23 Scheme.

An advance copy of the petition already stood served upon the respondent-Bank.

Ms. Manjari Joshi, Advocate has entered appearance on behalf of respondent-Bank and has furnished a communication dated 22.12.2022 which had been addressed to the petitioner herein as regards withdrawal of the offer letter of RINN Samadhan 2022-23 Scheme.

The contents of such communication writ in the following terms:-

"*Mrs. Anju Trehan*
W/o Sh. Mangat Trehan,
 # 134, Milap Nagar,
Near Shiv Mandir, Hoshiarpur-146001

Sh. Mangat Trehan,
S/o Sh. Charan Dass,
 # 134, Milap Nagar,
Near Shiv Mandir, Hoshiarpur-146001

Madam/Dear Sir,

Account No.65144935266

Withdrawal of Offer Letter of Rinn Samadhan 2022-23 Scheme.

*Please refer to our letter No.3994 dated 25.10.2022 vide which an offer for settlement of your captioned account under the RINN SAMADHAN 2022-23 Scheme was intimated to you. However, scrutiny of your other loan account in the name of M/s C.T. Constructions revealed that Sh. Mangat Trehan is common borrower in both CC as well as House Loan accounts and the combined liability in both accounts exceeds the threshold limit of Rs.20.00 lakhs under Scheme. Hence, the account is ineligible under the RINN SAMADHAN Scheme. Further, we draw your kind attention to the condition No.5 our letter dated 25.10.2022 which reads as "**The Bank However, reserves the right to reject/cancel the OTS proposal at any stage withoutassigning any reason, as per our internal guidelines.**"*

In view of the above, our aforesaid letter No.3994 dated 25.10.2022 stands withdrawn. However, we request you to come forward for settlement of your accounts under Bank's Normal Compromise Scheme."

A copy of the communication has also been shared with counsel representing the petitioner.

In the light of such development no interference in the matter at this stage is warranted.

Writ petition is disposed of.

Needless to observe that it would be open for the petitioner to seek legal recourse as per law.

(TEJINDER SINGH DHINDSA)
JUDGE

(SANJIV BERRY)
JUDGE

13.01.2023
shweta

Whether speaking/reasoned: Yes/No
Whether reportable: Yes/No