

20.11.2024.
Court No. 13
Sl. No. 3
pk/Sudipta

F.M.A. No. 482 of 2020

Krishna Kumar Singh
Versus
Bank of Baroda & Ors.

Mr. Arkaprava Sen
Mr. S. Kar

.....for the Appellant

1. The instant appeal is directed against the judgment and order dated 13th November, 2019 passed by the Single Bench of this Court. By the impugned order, the court below has held that the grievance of the appellant with regard to the accounts maintained by the bank is civil in nature, which may be pursued before the Civil Court. Insofar as the complaint lodged by the petitioner with the police is concerned, it was directed that the police shall submit an appropriate report to the jurisdictional court.
2. This Court is of the view that the impugned order calls for absolutely no interference whatsoever. Indeed it is true that the grievance of the petitioner with regard to the accounts of the bank in respect of the vehicle loan availed by the petitioner is civil in nature and the same ought to be pursued before the

Civil Forum or before the concerned Tribunal as and when the bank initiates proceedings under the SARFAESI Act of 2002 and RDB Act of 1993.

3. With the aforesaid observations, FMA 482 of 2020 shall stand disposed of.
4. The appellant shall serve a copy of this order on the bank.
5. There shall be no order as to costs.
6. Urgent photostat certified copy of this order, if applied for, be given to the parties upon compliance of all formalities.

(Rajasekhar Mantha, J.)

(Ajay Kumar Gupta, J.)