



IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH

CWP-PIL-117-2024

Date of decision : 06.08.2024

Parmod Kumar and others

.....Petitioners

Versus

Union of India and others

.....Respondents

CORAM: HON'BLE MR. JUSTICE SHEEL NAGU, CHIEF JUSTICE
HON'BLE MR. JUSTICE ANIL KSHETARPAL

Present: Mr. Suvir Sidhu, Advocate, and
Mr. Mandeep Singla, Advocate,
for the petitioners.

Ms. Promila Nain, Senior Panel Counsel, UOI,
for respondents No.1 and 2.

SHEEL NAGU, CHIEF JUSTICE (Oral)

1. This petition filed as a PIL allegedly raises the public cause that term of loan extended by various banks and the rates of interest are changed in the midst of tenure of loan.
2. This Court is of the considered view that it is not possessed with technical know-how to enter into the field, which the petitioner wants this Court to do.
3. The field of finance and banking is a technical field, which should be left for the experts to deal with, especially when the petitioner has an alternate remedy of approaching the Ombudsman under the Banking Ombudsman Scheme, 2006.



4. This Court, therefore, declines to interfere in the matter and grants liberty to the petitioner to approach the Ombudsman, as regards the grievance(s) raised herein.

5. Petition, accordingly, stands disposed of.

(SHEEL NAGU)
CHIEF JUSTICE

(ANIL KSHETARPAL)
JUDGE

August 06, 2024
ndj

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