

IN THE HIGH COURT OF PUNJAB AND HARYANA AT CHANDIGARH.

205

2024:PHHC:003672
CWP-25033-2016 (O&M).
Date of Decision: 11.01.2024.

THE HMT EMPLOYEE CO-OP, URBAN SALARY EARNERS THRIFT
AND CREDIT SOCIETY LIMITED PINJORE

.Petitioner

VERSUS

THE PANCHKULA CENTRAL COOPERATIVE BANK LTD.

.. Respondent

CORAM : HON'BLE MR. JUSTICE VINOD S. BHARDWAJ

PRESENT Mr. Suresh Kumar Arya, Advocate, for the petitioner.

None for the respondent.

VINOD S. BHARDWAJ, J. (ORAL)

The present writ petition has been filed for seeking directions to the respondent-Bank to deposit five Fixed Deposits (F.Ds) obtained by the petitioner-Society, in the loan account of the petitioner-Society.

Even though, the respondent has chosen not to appear in the present case, however, an averment has been made by the petitioner that there is no alternative remedy excepting approaching this Court. The above said declaration is per se incorrect since Banking Services fall within the ambit of the Permanent Lok Adalat, (Public Utility Services), as per the Legal Services Authorities Act, 1987.

At the same time, the aspect as regards deficiency of service, if any, are also examined by the Consumer Courts as well as the Banking Ombudsman apart from other general remedies as per law.

The present writ petition has thus been filed by making an incorrect averment that there is no other alternative efficacious remedy available to the petitioner.

The present writ petition is accordingly disposed of at this stage, with liberty to the petitioner to pursue the alternative remedies as per law.

January 11, 2024.
raj arora

(VINOD S. BHARDWAJ)
JUDGE

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