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IN THE HIGH COURT OF PUNJAB AND HARYANA AT
CHANDIGARH

CWP-22559-2020
Date of Decision: 11.03.2024

Smt. Raman Bansal
..... Petitioner

Versus

Reserve Bank of India and another
..... Respondents

CORAM:- HON'BLE MRS. JUSTICE LISA GILL
HON'BLE MRS. JUSTICE AMARJOT BHATTI

Present: Mr. Aalok Jagga, Advocate
for the petitioner.

Mr. Sandeep Suri, Advocate
for respondent No. 2-Bank.

LISA GILL, J. (Oral)

1. Petitioner in this writ petition is aggrieved of prepayment penalty being charged by respondent No. 2-Bank.
2. Learned counsel for respondent No. 2 submits that this writ petition is rendered infructuous as prepayment penalty has not been charged.
3. Learned counsel for petitioner responds by submitting that petitioner has had to unnecessarily deposit interest for over three long years which respondent-Bank took to make such statement, therefore, adequate damages should be awarded and interest so deposited refunded.
4. Learned counsel for respondent No. 2, however, denies that any undue or unwarranted interest has been deposited by the petitioner.

5. Be that as it may, it is undeniable that with prepayment penalty not being charged, this writ petition is rendered infructuous. Same is disposed of accordingly. Petitioner is at liberty to avail remedy(ies) available to her in accordance with law for refund of any interest which has allegedly been charged unnecessarily.

6. Pending miscellaneous application(s), if any, stand disposed of accordingly as well.

(LISA GILL)
JUDGE

(AMARJOT BHATTI)
JUDGE

11.03.2024

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