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IN THE HIGH COURT OF PUNJAB AND HARYANA AT
CHANDIGARH

CWP No.21828 of 2024
Date of Decision: 02.09.2024

LAKHIR SINGHPETITIONER

VERSUS

THE TARN TARAN CENTRAL COOPERATIVE BANK LTD.
....RESPONDENT

CORAM: HON'BLE MR. JUSTICE ANUPINDER SINGH GREWAL
HON'BLE MS. JUSTICE LAPITA BANERJI

Present: Mr. Rahi Mehra, Advocate for the petitioner.

ANUPINDER SINGH GREWAL, J (ORAL)

Learned counsel for the petitioner submits that the petitioner had taken a loan of Rs.5,00,000/- from the respondent-Bank in the year 2015 for running a Dhaba. The petitioner had been repaying the installments till he ran into financial difficulty and also due to the death of his wife who was helping him in running the Dhaba. The petitioner has brought a demand draft of Rs.5,00,000/- dated 07.08.2024 (Annexure P-3). Learned counsel submits that the respondent-Bank be directed to consider the request of the petitioner for consideration of his case under the OTS scheme.



2. Heard.
3. The prayer of the petitioner appears to be reasonable. The petitioner had taken a loan of Rs.5,00,000/- in the year 2015. The petitioner is stated to have repaid some of the installments, but could not pay the rest of the amount due to financial difficulty and also due to death of his wife.
4. In view of the above, it would be in the interest of justice, if the petition is disposed of with a request to respondent-Bank to consider the case of the petitioner for One Time Settlement sympathetically after affording an opportunity of personal hearing to the petitioner.

(ANUPINDER SINGH GREWAL)
JUDGE

(LAPITA BANERJI)
JUDGE

02.09.2024
Prince

Whether speaking/ reasoned : Yes/No

Whether Reportable : Yes/No