

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.1438 of 2025

Shruti Sinha Wife of Rakesh Sharang, resident of H.No. 43, R.No.12, East Indrapuri, P.O. Keshari Nagar, P.S. Patliputra, Patna 800024.

... .. Petitioner/s

Versus

1. The Reserve Bank of India through the Governor, Adharshila Complex, Gandhi Maidan Rd, South Gandhi Maidan, Salimpur Ahra, Dujra Diara, Patna, Bihar - 800001.
2. The Chairman, Banking Ombudsman RBI Adharshila Complex, Gandhi Maidan Rd, South Gandhi Maidan, Salimpur Ahra, Dujra Diara, Patna, Bihar 800001.
3. The State Bank of India through the Managing Director, State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai, Maharashtra- 400021.
4. The State Bank of India Cards and Payment Services Private Limited (SBICPSL) through the Managing Director and Chief Executive Officer, 10th to 12th Floors, DLF Infinity Towers, Tower C, Block 2, Building 3, DLF Cyber City, Gurgaon, Haryana- 122002.
5. The Chief Operating Officer, State Bank of India Cards and Payment Services Private Limited (SBICPSL), 10th and 12th Floors, DLF Infinity Towers, Tower C, Block 2, Building 3, DLF Cyber City, Gurgaon, Haryana- 122002.
6. The Head-Customer Service, State Bank of India Cards and Payment Services Private Limited (SBICPSL) 10th to 12th Floors, DLF Infinity Towers, Tower C, Block 2, Building 3, DLF Cyber City, Gurgaon, Haryana- 122002.

... .. Respondent/s

Appearance :

For the Petitioner/s	:	Mr. Pramod Kumar
For the SBI	:	Mr. Anjani Kumar Mishra
		Mr. Sanjeev Kumar
For the Respondent-4 to 6:		Mr. Anjani Kumar Mishra
		Mr. Ambarish Bhardwaj

CORAM: HONOURABLE MR. JUSTICE ANIL KUMAR SINHA
ORAL ORDER

7 31-10-2025

1. Heard learned counsel for the parties concerned.

2. The present writ application has been filed by the petitioner for a direction to the respondents i.e. SBI Cards to waive off the outstanding dues amounting to Rs. 1,55,249.44/-



with respect to Credit Card of the petitioner as the same relates to fraudulent transactions.

3. Learned counsel for the petitioner as well as the respondent nos. 4 to 6 jointly submit that both the parties have resolved their disputes amicably and the terms of settlement has been mentioned in paragraph no. 6 of the supplementary counter affidavit filed by the respondent nos. 4 to 6. The crux of the settlement is quoted hereinbelow:-

A) The Respondent-SBI Card has agreed to make zero the disputed account of the petitioner and return the deducted amount. With regard to the instant dispute, no further amount shall be demanded from the petitioner.

B) That the petitioner, on her part, has agreed that she will not proceed further in respect of the instant dispute. She will withdraw the present writ petitioner on the basis of the said settlement.

In view of the fact that both the parties have settled their disputes amicably, the present writ application is disposed in terms of the settlement as mentioned hereinabove.

4. The SBI Card i.e. respondent nos. 4 to 6 are directed to make the petitioner's disputed credit card account "zero" and to refund the deducted amount of Rs. 6,406/- within



a period of two months.

5. With the aforesaid observations and directions,
this writ application is, accordingly, disposed.

(Anil Kumar Sinha, J)

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