

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.1283 of 2025

Abhishek Kumar Srivastava, S/o Late Arun Kumar, R/o Kabirganj Madarsa Road, P.O. and P.S. Sasaram, District-Rohtas, Bihar.

... .. Petitioner/s

Versus

1. The Reserve Bank of India through its Governor, 18th floor Central Office Building, Shahid Bhagat Singh Road, Mumbai-400001.
2. The State Bank of India through its Chairman, Corporate Centre, State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai-400021.
3. The General Manager (N.W.I), State Bank of India, Local Head Office, Gandhi Maidan, Patna-800001.
4. The Deputy General Manager, State Bank of India, Administrative Office, Gaya-823001.
5. The Regional Manager, State Bank of India, Fazalganj, Rohtas.
6. The Branch Manager, State Bank of India, Local Head Office, Gandhi Maidan, Patna-800001.
7. The Branch Manager, State Bank of India, Gaurakshni Branch, P.O. and P.S. Sasaram, District-Rohtas-821115.
8. The Chief Manager (R.A.C.C.), State Bank of India, Fazalganj, Sasaram, District-Rohtas-821115

... .. Respondent/s

Appearance :

For the Petitioner/s	:	Mr.Navneet Jha, Adv.
For the Respondent/s	:	Mr.Amit Prakash, Adv.
For the SBI		Mr. Apurv Harsh, Adv.
		Mr. Manu Tripurari, Adv.
		Mr. Jaya Singh, Adv.
		Mr. Pranshu Prakash, Adv.
		Mr. Raghu Raj, Adv.
For the RBI		Mr. Rajesh Ranjan, Adv.

CORAM: HONOURABLE MR. JUSTICE A. ABHISHEK REDDY
ORAL ORDER

8 20-08-2025 Without going into the merits or demerits of the case,

the present writ petition is disposed of at the stage of admission

with the consent of both the parties.

2. Pursuant to the direction given by this Court on



24.02.2025, the petitioner has deposited the total amount of Rs.10 lakhs to the credit of the loan account.

3. Learned counsel appearing on behalf of the Respondents-Bank has not refuted the same and has stated that as of 19.03.2025 the total outstanding due amount is Rs.9,80,539/-.

4. Learned counsel appearing on behalf of the petitioner states that the authority without any justification has been levying penal interest on the petitioner and in case the penal interest is reduced, the petitioner will be in a position to clear the outstanding due amount.

5. Having regard to the above made submission, the present writ petition is disposed of granting liberty to the petitioner to make a suitable representation to the authorities for reducing the penal interest/ giving one time settlement for payment of the balance amount of Rs.9,80,539/- due as of 19.03.2025 within a period of four weeks from today. On such representation being given, the authorities shall consider the same and pass necessary orders. If any orders is passed in favour of the petitioner, the petitioner shall endeavor to clear the total outstanding amount within the stipulated time granted by the Bank.



6. With the above directions, the present writ petition
stands disposed of.

(A. Abhishek Reddy , J)

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