

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.13225 of 2018

1. M/s Sanjay Printing Works and Anr son of Late Dr. Mathura Prasad Jaiswal, resident of Rai Jai Krishna Road, Gurhatta, P.S.Khajekalan, Patna City, District- Patna.
2. Sanjay Kumar Jaiswal, Partner M/s Sanjay Printing Works, Rai Jai Krishna Road, Gurhatta, Patna City son of Late (Dr.) Mathura Prasad Jaiswal, resident of Rai Jai Krishna Road, Gurhatta, P.S.Khajekalan, Patna City, District- Patna.

... .. Petitioner/s

Versus

Axis Bank Limited son of Late M. Azam duly authorised signatory of the aforesaid Bank.

... .. Respondent/s

Appearance :

For the Petitioner/s : Mr.Ajay Prasad
For the Respondent/s : Mr.

CORAM: HONOURABLE JUSTICE SMT. G. ANUPAMA CHAKRAVARTHY

ORAL JUDGMENT

Date : 09-07-2025

1. Heard the Learned counsel for the petitioner.

2. The writ petition is filed to direct the respondent to dispose of the representation filed by the petitioner on 20.03.2018 which was addressed to the Managing Director & Chief Executive Officer, Axis Bank; Senior Vice President Collection & FCU Retail Lending, Axis Bank and the Branch Manager, Axis Bank, Patna City.



3. The contents of the writ petition disclose that the petitioner is running a printing press for the publication of textbooks as per the order given by the Publishing Committee of the Bihar State Textbook Publishing Corporation Ltd. Due to non-payment of the bill, the petitioner has been suffering financial difficulties for more than two years. The petitioner applied for a loan to run the business of supplying printed materials to the Government of Bihar and the Central Government. The respondents sanctioned a loan of ₹1,00,00,000/- (One Crore), and the closing balance is ₹21,14,854/-, which was converted into cash credit of ₹19,50,221/-.

4. It is the specific contention in the writ petition that the respondent authority has made incorrect and false calculations. The petitioner requested a statement of account with regard to the calculation of interest as well as the principal amount, but the respondent bank refused to provide the same and insisted on payment of the outstanding amount. The petitioner filed a



representation before the respondent bank on 03.04.2015, stating that the outstanding amount has not been paid because calculations made are not in accordance with law. The said representation was kept pending with the bank, which constrained the petitioner to file the present writ petition.

5. Admittedly, this is purely a civil dispute between the bank and the petitioner. However, the respondent bank is directed to dispose of the representation within one month from the date of receipt of this order.

6. With the above observations, the writ petition shall stand disposed of.

(G. Anupama Chakravarthy, J)

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AFR/NAFR	NAFR
CAV DATE	NA
Uploading Date	11.07.2025
Transmission Date	

