

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.12186 of 2017

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Md. Motiur Rahman Son of Md. Jaan, Resident of Village-Bhimpur,
P.S.Madhepur, District Madhubani.

... .. Petitioner/s

Versus

1. The Union Of India
2. Chairman Punjab National Bank Head Quarter New Delhi.
3. Amit Kumar, Branch Manager, Punjab National Branch No. 2535 Madhepur District Madhubani.
4. Secretary Ministry of Agriculture. Govt. of India, New Delhi.
5. Regional Manager Punjab National Bank Area No.4 Darbhanga.

... .. Respondent/s

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Appearance :

For the Petitioner/s	:	Mr. Shruti Sinha, Adv. Mr. Ebrahim Kabir, Adv.
For the Respondent/s	:	Mr. S.D Sanjay Addl. Soc. Gen. Mr. Sri Ram Krishna, Adv.

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**CORAM: HONOURABLE JUSTICE SMT. G. ANUPAMA
CHAKRAVARTHY**

ORAL ORDER

2 13-05-2025 1. The Writ petition is filed to direct the respondents to wave the entire loan and interest amount of the petitioner which was obtained by him for Cow Palan Scheme from Punjab National Bank, Madhepur, Madhubani Branch No. 2535.

2. The brief facts culled out from the Writ petition is that the petitioner is a poor person and as per this scheme, he applied for the loan from the bank, basing on the subsidy given by the government. Delays and latches are on the part of



the bank officials for getting the subsidy and also for deduction of amount of insurance. The petitioner availed loan of Rs. 98,100/- under the Cow Palan Scheme on 05.12.2011 and purchased two cows from Shiv Shankar Maweshi Halt Laufa. On 28.05.2012 one cow died, for which he gave information to the bank through mobile. On 30.05.2012, he made an application for postmortem report and on 19.06.2012, after recommendation from the Block Animal Treatment Officer, Madhepur he could get insurance. However, his claim was not given nor reasons were informed.

3. Heard the Learned counsel for the petitioner as well as the Learned counsel for the respondents.

4. The entire contention of the Learned counsel for the petitioner is that he was not given subsidy amount within time limit or insurance for the dead cow for which the petitioner seeks direction commanding respondents to waive of the loan including the interest.



5. On perusal of the entire record, it is evident that it is purely civil dispute between the petitioner and bank authorities. Further under Article 226 of the Constitution of India, this Court can only deal when the fundamental rights of the citizens of India were infringed or principles of natural justice were not followed.

6. In the present case, this Court does not find any merit so as to interfere with the civil disputes between the petitioner and bank authorities. However, the petitioner is at liberty to challenge it before the appropriate forum, if he is aggrieved by the acts of the respondents.

7. With the aforesaid observations, the Writ petition is dismissed, as it is devoid of merits.

(G. Anupama Chakravarthy, J)

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