

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.7556 of 2024

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Upendra Kumar Resident of mohalla-Mogal Kuan, Etwari Bazar P.S. Biharshif, District- Nalanda at Bihar Sharif, Proprietor of M/s A.L.D. Industries.

... .. Petitioner/s

Versus

1. The Punjab And Sindh Bank through its-Manager
2. The Manager, Punjab and Sindh Bank Bihar Sharif, Nalanda-813101.

... .. Respondent/s

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Appearance :

For the Petitioner/s : Mr. Ajay Prasad, Adv.
For the Respondent/s : Mr. Bhola Shankar, Adv.

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

5 17-02-2025 Heard the learned counsel for the parties.

2. This writ petition has been filed for the following
relief(s):-

(i) For issuance of a direction to the respondent bank authorities for sanction of loan as per loan application applied by the petitioner on 21.03.2024 of Rs. 60 lakh (Term loan Rs. 33 lakh, Capital 24 lakh and margin money 3 lakh)' petitioner's fixed deposit Rs.20 lakh under the CGTSME Scheme.

(ii) For issuance of a direction to consider the loan application filed by the petitioner on 21.03.2024 as well as also consider the representation filed by the petitioner which is contained in Annexure-1, may be considered and sanction the aforesaid loan which has been filed by the petitioner



CGTSME Scheme.”

3. Learned counsel for the petitioner has stated that though the petitioner has applied for a loan with the respondent bank on 21.03.2024 and also given a representation, there is no response from the bank till date. Learned counsel seeks a direction to the respondent bank for considering the representation and pass necessary orders for grant of the loan.

4. Per contra, the learned counsel appearing on behalf of the respondents bank has vehemently opposed the very maintainability of the present writ petition. Learned counsel has stated that the petitioner except making an oral request has not submitted any application for grant of any loan or given any representation on 21.03.2024. Learned counsel has, therefore, prayed this Hon'ble Court to dismiss the present writ petition.

5. Having regard to the rival claims made by both the parties, this Court deems it proper to dispose of the present writ petition granting liberty to the petitioner to file a fresh representation to the respondent bank within a period of two weeks, if he is so advised. If any such representation/loan application is given by the petitioner, the same shall be considered on its own merits in accordance with law. The entire exercise shall be completed as expeditiously as possible



preferably within a period of eight weeks from the date of receipt of the copy of this order. Any order passed shall be communicated to the party.

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

(A. Abhishek Reddy , J)

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