

IN THE HIGH COURT OF JUDICATURE AT PATNA
CRIMINAL MISCELLANEOUS No.10805 of 2018

Arising Out of PS. Case No.-2663 Year-2016 Thana- PATNA COMPLAINT CASE District-
Patna

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Shashi Jagdishan @ Sashidhar Jagdishan S/o M C. Jagdishan, Chief Financial Officer CFO HDFC Bank Ltd. having its office at HDFC Bank House, Senapati Bapat Marg, Lower Parel West, Mumbai- 400013, P.S. N.M Joshi Marg, Mumbai.

... .. Petitioner/s

Versus

1. State Of Bihar
2. Jagannath Prasad Singh age 74 years, S/o Late Arvind Kumar Singh, Partner M/s Singh Services, New Bypass Road, Pahadi, Patna Bihar, P.S.- Agamkuan Patna.

... .. Opposite Party/s

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with
CRIMINAL MISCELLANEOUS No. 5478 of 2018

Arising Out of PS. Case No.-2663 Year-2016 Thana- PATNA COMPLAINT CASE District-
Patna

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1. Mr. Aditya Puri S/o Tapishwar age about 66 years Managing Director HDFC Bank Ltd. Senapati Bapat Marg, Lower Patel West, P.S.N.M. Joshi Marg, Mumbai- 400013.
 2. H.D.F.C. Bank Ltd. through Prashant Kumar, Son of Sri Ramji Prasad, Manager (Legal), H.D.F.C. Bank Ltd., Authorized representative of H.D.F.C. Bank Ltd., Exhibition Road, P.S.- Gandhi Maidan, Patna.

... .. Petitioner/s

Versus

1. State Of Bihar
2. Jaganath Prasad Singh aged 74 years, Son of Late Arvind Kumar Singh, Partner M/s Singh Services, New Bypass Road, Pahadi, P.S.- Agamkuan, Patna Bihar, R/o Bihari Sahole Muradpur, P.S.- Peerbahor, District- Patna.

... .. Opposite Party/s

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with
CRIMINAL MISCELLANEOUS No. 13178 of 2018

Arising Out of PS. Case No.-2663 Year-2016 Thana- PATNA COMPLAINT CASE District-
Patna

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1. Jitendra Shekhawat S/o Mool Singh Shekhawat, Regional Collection Manager, HDFC Bank Ltd. "Gillander House", Block A, Ist Floor, 8, N.S. Road, Kolkata -700001, P.S.- Hare Street.



2. Ramdas Ramaswamy S/o Late Shri. G.R. Ramaswamy , Nodal Officer East , HDFC Bank Ltd, Dalhousie Branch, 4 Clive Row Kolkata- 700001, P.S.- Hare Street.
3. Ranjit Sinha S/o Late Bindeshwari Prasad Sinha, Posted as Sr. Manager, Sales HDFC Bank Ltd. 2nd Floor, Rajendra Ram Plaza, Exhibition Road, Patna- 800001, P.S.- Gandhi Maidan.
4. Zawed Nawaz @ Javed @ S.K. Zawed Nawaz, S/o Zahir Nawaz, Regional Manager-RIC Risk Intelligence and Control, HDFC Bank Ltd. "Gillander House", Block A, Ist Floor, 8, N.S. Road, Kolkata- 700001, P.S.- Hare Street.

... .. Petitioner/s

Versus

1. State Of Bihar
2. Jagannath Prasad Singh, Age 74 Years, S/o Late Arvind Kumar Singh, Patner -M/s Singh Services, New Bypass Road, Pahadi, Patna, Bihar, P.S.- Agamkuan.

... .. Opposite Party/s

with

CRIMINAL MISCELLANEOUS No. 14046 of 2018

Arising Out of PS. Case No.-2663 Year-2016 Thana- PATNA COMPLAINT CASE District- Patna

Prashant Kumar S/o Sri Ramjee Prasad, aged about 37 years, Presently posted as Manager-Legal, having its office at 2nd Floor, Rajendra Ram Plaza, Exhibition Road, Patna-800001 P.S. Gandhi Maidan.

... .. Petitioner/s

Versus

1. State Of Bihar
2. Jagannath Prasad Singh age-74 years, S/o Late Arvind Kumar Singh Partner-M/s Singh Services, New Bypass Road, Pahadi, Patna, Bihar, P.S.- Agamkuan.

... .. Opposite Party/s

Appearance :

(In CRIMINAL MISCELLANEOUS No. 10805 of 2018)

For the Petitioner/s : Mr. Dayanand Singh, Advocate

For the State : Mr. Sri Nityanand, APP

(In CRIMINAL MISCELLANEOUS No. 5478 of 2018)

For the Petitioner/s : Mr. Dayanand Singh, Advocate

For the State : Mr. Md. Arif, APP

(In CRIMINAL MISCELLANEOUS No. 13178 of 2018)

For the Petitioner/s : Mr. Dayanand Singh, Advocate

For the State : Mr. Sri Uma Shankar Prasad Singh, APP

(In CRIMINAL MISCELLANEOUS No. 14046 of 2018)

For the Petitioner/s : Mr. Dayanand Singh, Advocate

For the State : Smt. Nirmala Kumari, APP



CORAM: HONOURABLE MR. JUSTICE RAJIV ROY
ORAL ORDER

18 12-12-2025 Heard the parties.

2. The present petition has been preferred for setting aside/quashing the Impugned Order dated 17.06.2017 passed by Learned Judicial Magistrate First Class, Patna in Complaint Case No. 2663 (C) of 2016 by which the Learned Judicial Magistrate First Class has taken cognizance under sections 420 of the Indian Penal Code, 1860 against the Petitioner.

3. As per the complaint, the allegation is as under:

“(i) that the Complainant approached HDFC Bank Ltd. for availing the Commercial Vehicle Loan for the purchase of Commercial Vehicle-Truck bearing Model No. LPT 2515 TC 6X2 COWL RA DIAL bearing Registration No. BR01GB5011 and BR01GB4911.

(ii) that the Complainant alleges that the since inception the intention of the Bank and its officials were to grab money by charging interest at a rate higher than the rate fixed. The Complainant has further alleged that the sole intention of the Bank was to extract money from the Complainant in the form of overdue charges,



cheque bounce charges, etc.

(iii) that it has further been alleged that even after paying all the interest pertaining to said loan within the stipulated time period, the Bank has failed to provide HP Termination Notice and No Objection Certification (NOC) to the Complainant.

(iv) that further at the time of entering into an agreement with the Bank for sanctioning of the said loan, the Complainant had furnished 10 signed blank cheques and signed blank paper which has not been returned to the Complainant which clearly exhibits the fraudulent intention on the part of the Bank to grab the money of the Complainant.”

4. The matter went before the learned Magistrate in which cognizance was taken on 17.06.2017 under section 420 of the I.P.C. against the petitioners, this followed the present petition.

5. Good sense prevailed upon the parties, they have entered into an agreement and paragraph 9 of the said agreement signed by the authorized signatory of the HDFC Bank Limited



as also Jagannath Prasad Singh dated 29.11.2025 records that they have decided to withdraw their respective cases. The paragraph 9 read as follows:

9. It has been agreed between both the Parties that all pending cases as described in Schedule-I will be closed/withdrawn by both the parties.

Schedule-I

S. No.	Customer Name	Filed By	Case No.	In the Court of
1.	Jaganath Prasad	Jaganath Prasad	C.C. No.2663 (C) of 2016	Vageesha Sushan Judicial Magistrate, 1 st Class, Patna
2.	Kamlesh Kumar Singh	Kamlesh Kumar Singh	Misc. Case No. 86/2017	Learned District Judge, Patna
3.	Kamlesh Kumar Singh	Kamlesh Kumar Singh	Misc. Case No. 88/2017	Learned A.D.J.-11
4.	Kamlesh Kumar Singh	HDFC Bank Ltd.	Execution Case No. 282/2017	Learned Munsif-II
5.	Kamlesh Kumar Singh	HDFC Bank Ltd.	Execution Case No. 283/2017	Learned Ex-Munsif
6.	Singh Services	HDFC Bank Ltd.	Execution Case No. 309/2017	Learned Munsif-II

6. Both the learned counsels representing the HDFC Bank as also Jagannath Prasad Singh jointly submit that as they have come to an amicable settlement and have decided to withdraw all the cases, the present quashing applications against the officials of the HDFC Bank be quashed.

7. In view of the development that has taken place,



the parties have come to an amicable settlement, have decided further to withdraw all the cases, the same has been put on affidavit in the present petition, in that background, this Court deems it fit and proper to quash the order dated 17.06.2017 passed by the learned Judicial Magistrate, First Class, Patna in Complaint Case No. 2663 (C) of 2016 by which the cognizance was taken under section 420 of the Indian Penal Code.

8. The Cr. Misc. Nos. 10805 of 2018, 5478 of 2018, 13178 of 2018 and 14046 of 2018 stand allowed/disposed of.

9. Needless to add, as they have signed the agreement, are duty bound to exchange all the necessary documents with each other in continuation of that agreement which include the 'No Objection Certificate' in favour of Jagannath Prasas Singh by the HDFC Bank.

10. All the aforesaid applications are disposed of.

(Rajiv Roy, J)

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