

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.13027 of 2025

Arvnendra Kumar Thakur son of Late Som Nath Thakur, resident of Lal Nikunj, Station Road, Madhubani, PO and PS-Madhubani, District-Madhubani, presently residing at E-6, Azad Path, Saristabad, Gardanibagh, Patna, PS-Gardanibagh, District-Patna.

... .. Petitioner/s

Versus

1. Union of India through the Principal Secretary, Department of Finance and Banking, Government of India, New Delhi, Delhi.
2. Punjab National Bank having head office at Plot No. 4, Sector 10, Dwarka, New Delhi-110 075.
3. The Chairman cum Managing Director, Punjab National Bank, Plot No. 4, Sector 10, Dwarka, New Delhi-110 075.
4. Circle Manager, Punjab National Bank, 5W42 WF4, GM Road, Rajkumarganj, Kathalbari, Darbhanga, Bihar-846004.
5. Branch Manager, Punjab National Bank, Main Branch, Station Road, Madhubani.

... .. Respondent/s

Appearance :

For the Petitioner/s	:	Ms. Sukriti Kumari, Advocate Mr. Abjay Kumar Thakur, Advocate Ms. Anokhi Khan, Advocate
For the Respondent/s	:	Mr. Additional Solicitor General Mr. Mritunjay Kumar, Advocate

CORAM: HONOURABLE MR. JUSTICE ANIL KUMAR SINHA
ORAL ORDER

2 02-12-2025 1. Heard the parties.

2. Petitioner claims to be a borrower of housing loan from Punjab National Bank, Main Branch, Madhubani (for short “the Bank”).

3. Learned counsel for the petitioner submits that entire loan amount has been re-paid but the Bank is not cancelling the registered mortgage deed executed and registered between the Bank and the petitioner on 30.04.2019.



4. Mr. Mrityunjay Kumar, learned counsel for the Bank submits that Bank is ready to have a registered acknowledgment in writing that any right in derogation of the petitioner's interest transferred to the mortgagee has been extinguished. The Bank has issued a letter dated 24.07.2025 requiring the petitioner to contact the Bank for release of security papers related to the housing loan but the petitioner has not approached the officers of the Bank in this regard.

5. Learned counsel for the petitioner submits that petitioner will approach the Branch Manager of the Bank in the next week on 09th December 2025.

6. Considering the nature of dispute, this writ application is disposed with a direction to the respondent - Bank to discharge / release the mortgage and security relating to the housing loan of the petitioner as per the provisions enshrined under Section 60 of the Transfer of Property Act, 1882. The formalities has to be completed by the Bank in this regard within a period of one month from the date of passing of this order.

(Anil Kumar Sinha, J)

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