

WPA 2751 of 2025

**Juin Dutta
Vs.
The State of West Bengal & Ors.**

Mr. Pronojit Roy
Ms. Abira Bhattacharyya
... .. for the Petitioner

Mr. Debabrata Das
Mr. A. Sarkar
Mr. Pratik Acharjee
... .. for the respondent no.2

Mr. Saumalya Ganguli
... .. for the respondent no.3

Mr. Amit Gupta
Mr. Varun Raj Tewari
... .. for the State

1. The petitioner had approached this Court complaining of arbitrary action on the part of the respondent bank authorities in collusion with the respondent no.7. It is submitted that the Bank authorities have been harassing the petitioner for payment of loan installments in respect of the credit facilities availed of by the petitioner's husband.
2. Learned counsel appearing for the petitioner invites attention of this Court to a letter dated January 04, 2025 (Annexure P-3 at page 13 of this writ petition) issued by the Union Bank of India to the respondent no.7 thereby calling upon the respondent no.7 to make payment of a sum of Rs.8256.62/- in respect of overdue

interest pertaining to loan availed of by the respondent no.7 from the said Bank.

3. Learned advocate appearing for the respondent bank submits that the petitioner and her husband have availed of credit facilities in the nature of home loan and overdraft from the respondent Bank. He hands up to this Court a copy of the statement of account pertaining to the overdraft account being bearing Account no.560321000030295 and submits that the said letter dated January 04, 2025 was a simple letter requesting the borrower to clear the overdue amount since the said loan account had earlier been classified as a NPA. It is submitted that subsequently the borrower regularized the loan account and as such there is no reason for the bank to demand any sum as at present unless there is any further default committed by the borrower.
4. The notice dated January 4, 2025 annexed to the writ petition is indeed innocuous and as such there appears to be no basis to the petitioner's apprehension. The Bank is always entitled to demand its dues.
5. In view of the aforesaid this writ petition is disposed of without passing any order but with the observation that the petitioner shall remain free to take recourse to any remedy that may be

available to the writ petitioner in accordance with law, if occasion so arises.

(Om Narayan Rai, J.)