

25.09.2025
Item No.3
Court No.551.
AB

W. P. A. 2943 of 2025

**Rustam Ali
Vs
UCO Bank, Kolkata Zonal Office & Others**

Mr. Sandipan Maity,
Sk. Saifuddinfor the Petitioner.

Ms. Ameena Kabirfor the UCO Bank.

1. Affidavit of service filed in Court today is taken on record.
2. The petitioner is aggrieved by the non-consideration of the petitioner's representation dated January 14, 2025, made to the Branch Manager, UCO Bank i.e. the respondent no.3. It is submitted by the learned advocate appearing on behalf of the petitioner that by the representation dated January 14, 2025, the petitioner has expressed a desire to get the loan availed of by him from the same settled by paying off an agreed sum.
3. Learned Advocate appearing for the respondent/ bank submits that due to continued default being committed by the petitioner, who has availed of credit facility from the bank, the bank has not only taken action under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, but has also filed an original application

before the relevant Debts Recovery Tribunal for recovery of the Bank's dues.

4. It is submitted that if the petitioner has anything to say, the petitioner can very well say the same in the pending proceedings before the Debts Recovery Tribunal.
5. Having regard to the law of the land, no mandatory order can be passed by this Court for the bank to enter into a settlement with the borrower, in the facts of the present case.
6. WPA 2943 of 2025 is, therefore, disposed of leaving the bank free to take appropriate decision on the petitioner's representation dated January 14, 2025, in accordance with law.
7. It is clarified that nothing in this order shall be deemed to be a mandate on the bank to enter into a settlement with the petitioner or accede to the request made by the petitioner. The bank shall be free to take such decision on the representation as it deems fit strictly in accordance with law.
8. Urgent photostat certified copy of this order, if applied for, be supplied to the parties expeditiously after compliance with all the necessary formalities.

(Om Narayan Rai, J.)