25.11.2025

Court No.551

Sl. No.21
Mujahid

WPA 3502 of 2025

Bablu Paul
Vs.
Union of India & Ors.

Mr. Victar Chatterjee
...for the petitioner

Ms. Parna Roy Choudhury
Ms. Trisa Chanda
...for the respondent/Bank

Ms. Sabnam De Bardhan
Ms. Rupsha Chakraborty
...fort the State

Mr. S.N. Dutta
Mr. Pradip Paul
Ms. Renesa Dey
...for the Union of India

The petitioner alleges arbitrary action on the part of the Bank in not extending credit facility to the petitioner for the purpose live stock farming, despite the petitioner's application therefor in terms of the Entrepreneurship Development Programme under the National Livestock Mission of the Government of India.

The petitioner's case is that upon the petitioner applying for loan under the aforesaid programme, the Bank initially declined to entertain the petitioner's request on two contradictory grounds. First that the document submitted by the petitioner did not indicate that the petitioner was the owner of the landed property and secondly that no document in support of the land having been leased to the petitioner was submitted to the Bank.

The petitioner, thereafter, submitted the lease agreement. The Bank then came up with another objection that the petitioner's CIBIL score was low.

Feeling aggrieved by the alleged arbitrary act of the Bank in not sanctioning loan in favour of the petitioner, despite the petitioner's eligibility, the petitioner made a representation dated November, 5, 2024 to the Bank, but no action has been taken by the Bank as yet. Hence the writ petition.

It is submitted by the learned advocate for the petitioner that the petitioner is eligible to get financial assistance in terms of the said Entrepreneurship Development Programme but the Bank has illegally denied the same to him.

Learned advocate appearing for the respondent-bank authorities submits that for the purpose of sanctioning loan under the Entrepreneurship Development Programme of the National Livestock Mission, there are two tier approval systems whereunder the Bank is required to take approval from the State Implementing Agency and also from the Department of Animal Husbandry and Dairy of the Government of India. It is further submitted that in the case at hand none of these approvals had come forth and as such, the petitioner was/is not entitled to get loan from the respondent-Bank.

The petitioner, however, submits that the petitioner had been granted approval by the Block Livestock Development Officer as far as back on November 6, 2023.

Heard the learned advocates appearing for the respective parties and considered the material on record.

This Court is of the view that since petitioner has already made a representation before the Bank on November 5, 2024, it would be proper to direct the Bank to consider the petitioner's representation and dispose of the same either by sanctioning loan, if the petitioner is found eligible and if the petitioner complies with all formalities and requirements or by declining the petitioner's request by way of a reasoned order. The reasons for not accepting the petitioner's request for sanction of loan should be indicated to him in the facts of the present case.

It is, therefore directed that a competent authority of the respondent Bank shall consider and dispose of the petitioner's representation dated November 5, 2024 within a period of three weeks from the date of communication of this order, strictly in accordance with law.

Needless to mention that this Court has not gone into the merits of the case and the Bank authority shall be free to take a decision in accordance with law. It is also clarified that this order shall not be treated as a mandate to grant loan to the petitioner, if the petitioner is not entitled thereto.

WPA 3502 of 2025 stands disposed of with the above observations. There shall, however, be no order as to costs.

Urgent certified photocopy of this order, if applied for, be supplied as expeditiously as possible.

(Om Narayan Rai, J.)