

M/L 222
14.05.2025
Court No.14
PRADIP

**IN THE HIGH COURT AT CALCUTTA
CONSTITUTIONAL WRIT JURISDICTION**

WPA 4726 of 2025

**Mrs. Banashri Mondal
Vs.
Zonal Head Bank of Baroda & Anr.**

Mr. Saptarshi Guha
Mr. Pradyut Malakar

...for the Petitioner.

Mr. Dipanjan Datta
Ms. Papiya Dutta

...for the Bank.

1. The petitioner alleges that despite settlement of the loan account, the security documents have not been released and No Due Certificate is not being issued.
2. Learned advocate representing the bank submits that there are all total ten loan accounts of the petitioner with the bank. Each one of them is related to the other. Only one loan account, that is, A/c. No. 37250600000259 of the ten loan accounts has been settled in the Lok Adalat. The title documents in respect of the loan accounts are the same.
3. The bank does not have any objection to issue the No Due Certificate in respect of the loan account which has been settled but the title deeds cannot be returned as they are required as security in respect of the other loan accounts.
4. Learned advocate for the petitioner submits that the No Due Certificate may be issued in respect of the loan account which has been settled.

5. In view of the above, the instant writ petition is disposed of by directing the bank to issue No Due Certificate in favour of the petitioner in respect of the loan account which has been settled.
6. The documents of security, if related to other loan accounts, are not required to be returned to the petitioner.
7. Steps shall be taken in the matter at the earliest but positively within a period of two weeks from the date of petitioner approaching the bank with his prayer for issuance of the No Due Certificate.
8. The writ petition stands disposed of.
9. Urgent photostat certified copy of this order, if applied for, be supplied to the parties upon compliance of all the requisite formalities.

(Amrita Sinha, J.)