

D/L 11
25.06.2025
Rohit
ct.no.14

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

WPA 5412 OF 2025

**Vikash Agarwal
Versus
The State Bank of India & Anr.**

Mr. Bidyut Kr. Halder
Mr. Indranil Halder

...for the Petitioner

Ms. Manika Roy

...for the SBI

1. The petitioner alleges that the representation made by him before the Branch Manager seeking loan has not been considered.
2. On a perusal of the annexures to the writ petition it appears that there is no document on record to suggest that the petitioner applied for loan before the bank in the prescribed format and in accordance with the rules.
3. For obtaining loan a formal application is required to be made before the bank. In the instant case no application for loan has been filed but only a representation has been made.
4. In view of the above, the prayer of the petitioner for passing any direction upon the bank for consideration of his prayer for loan cannot be

allowed. No relief can be granted to the petitioner in the instant case.

5. In the event the petitioner applies for loan in accordance with law, the same will be considered by the Authority.
6. The writ petition stands disposed of.
7. Urgent certified website copy of this order, if applied for, be given to the parties upon compliance with all requisite formalities.

(Amrita Sinha, J.)