

22nd Sept.,2025
Item no.M/L 192
Court No. 14
Pradip, A.R.(Ct.)

In the High Court at Calcutta
Constitutional Writ Jurisdiction
Appellate Side

Case No. **WPA 12574 of 2025**

In the matter of :
Debabrata Ghosh *.... Petitioner*
VS.
Union of India & Ors. *....Respondents*

For the Petitioner:
Mr. Dilip Kumar Samanta
Mr. Biswapriya Samanta
Mr. S. Palit *....Advocates*

For the RBI:
Ms. Suchismita Ghosh *....Advocate*

1. Affidavit of service filed in Court today is taken on record.
2. The prayer of the petitioner for one time settlement stood rejected by the bank on 20th February, 2025 as per the banking policy and guidelines. The petitioner was advised to improve the settlement offer substantially.
3. There is nothing on record to suggest that after the rejection order was communicated to the petitioner in February, 2025, the petitioner made any effort to submit revised settlement proposal before the bank.
4. The instant writ petition has been filed in June, 2025.
5. The bank has recorded in the order of rejection that the SARFAESI action against the petitioner will remain valid. In the absence of any revised proposal for settlement from

the petitioner, no direction can be passed to consider the prayer of the petitioner for one time settlement.

6. It will be open for the parties to take steps in the matter in accordance with law.
7. The writ petition stands disposed of.
8. Urgent photostat certified copy of this order, if applied for, be supplied to the parties upon compliance of all requisite formalities.

(Amrita Sinha, J.)