

14
04.09.2025
d.p.

**In The High Court At Calcutta
Constitutional Writ Jurisdiction
Appellate Side**

W.P.A 13649 of 2025

**Smt. Sangita Ghosh
-versus
Union of India & Ors.**

**Ms. Ananya Mondal,
Mr. Subhayan Barik,
Ms. Manishka Dhar.
...For the Petitioner.**

**Ms. Soni Ojha.
... For the Respondent
Nos. 4 and 5.**

**Mr. Manabendra Nath Bandyopadhyay.
...For UOI.**

**Ms. Suchishmita Ghosh.
...For RBI.**

1. Affidavit of service filed in Court today is taken on record.

2. The petitioner is aggrieved by certain action taken by the Banking Ombudsman in response to the complaint filed by the petitioner.

3. The petitioner obtained certain gold loan by mortgaging gold to the HDFC Bank Limited. On account of non-repayment of the loan amount, the Bank proceeded to sell off the gold ornaments in the year 2018.

4. The petitioner alleges that proper sale receipt was not issued. The gold was sold at a rate far less than the market rate.

5. The Banking Ombudsman closed the complaint lodged by the petitioner long back in the year 2024. The instant writ petition has been filed in June 2025.

6. The Court is of the opinion that the dispute in question arises out of a contract between the petitioner and the Bank in the year 2018.

7. At such a distant point of time, the relief sought for by the petitioner cannot be allowed.

8. The writ petition fails and is hereby dismissed.

9. Urgent photostat certified copy of this order, if applied for, be supplied to the parties upon compliance of all requisite formalities.

(Amrita Sinha, J.)