

34
16.09.2025
d.p.

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

W.P.A 15457 of 2025

**Souvik Ganguly
-versus
PNB Housing Finance Limited & Ors.**

**Mr. S. C. Ganguly
...For the Petitioner.**

**Ms. Indrani Majumder
...for the Respondent nos. 1,2 & 3.**

**Mr. Aman Agarwal
Mr. Debabrata Das
Mr. A. Sarkar
Mr. Pratik Banerjee
...for the respondent no. 6.**

**Mr. Falguni Bandyopadhyay
..for the respdt. No. 5(UOI)**

1. Affidavit of service filed by the petitioner in Court today be taken on record.

2. The petitioner obtained housing loan from the respondent no.1, PNB Housing Finance Limited. The builder in question has cancelled the agreement entered in between the petitioner and the builder.

3. The petitioner is aggrieved as a bank, that is, the financial institution is taking steps for recovery of the loan amount from the petitioner. A complaint was lodged before the banking ombudsman but as the same has not been disposed of, the instant writ petition has been filed.

4. Learned advocate representing the Reserve Bank of India relies upon the Reserve Bank -Integrated

Ombudsman Scheme, 2021 updated on 7th January, 2025 in support of the submission that the Housing Finance Companies are not regulated under the said Scheme. Any grievance in respect of Housing Finance Companies is to be adjudicated by the National Housing Board.

5. The Reserve Bank of India has classified the complaint of the petitioner as not maintainable and has closed it. The complaint of the petitioner has, however, been forwarded to the National Housing Board and the petitioner has been requested to get in touch with the Board for resolution of the issue.

6. As the complaint of the petitioner appears to have been forwarded to the National Housing Board, it will be open for the petitioner to pursue the matter with the Board for resolution of the same.

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.)