04
26.09.2025
AGM

In The High Court At Calcutta
Special Civil Jurisdiction
Appellate Side

WPA No. 19810 of 2025

Gopinath Dham Construction & Infrastructure Private Limited & Anr.
-versus-
Union of India & Ors.

Mr. Anirban Ray. Sr. Adv.
Mr. Sagnik Basu.
Mr. Subhrojyoti Dey.
Mr. Arjun Bhajan.
Ms. Apple Mughali Jimo.
Mr. Anuj Chakraborty.
...For the petitioners.

Ms. Soni Ojha.
... For the respondent nos. 2 & 3.

Mr. Awadhesh Kumar Rai.
Mr. Shivam Mishra.
... For the respondent no. 6.

Mrs. Priti Jain.
... For the respondent no. 1.

Mr. Rajat Nath Pyne.
Mr. Shayak Mitra.
Mr. Subhasis Pyne.
... For the Axis Bank Ltd.

1. The petitioners are aggrieved by the abrupt downgrading of the CMR score by the CIBIL authority.

2. Learned advocate representing CIBIL submits that the rating is done relying on the data forwarded by the Bank.

3. Learned advocate representing the Bank submits that the CIBIL authority, by an electronic mail, intimated the bank about duplication of the petitioners'

account and requested the bank to revert with proper data.

4. Upon hearing the submission made on behalf of the parties, it appears that the matter is required to be resolved at the end of the Bank.

5. The petitioners' representation seeking rectification of the erroneous downgrading of the CMR score is pending consideration with the Bank for a considerable period of time. There is nothing on record to suggest that the bank made any further communication with CIBIL.

6. The respondent no. 5 bank is, accordingly, directed to take into consideration the petitioners' representation strictly in accordance with law upon giving an opportunity of hearing to the representative of the petitioners and take necessary steps to rectify the data available with the bank in the event any error is detected.

7. The bank shall immediately intimate the updated data to the CIBIL Authority so that the CMR score of the petitioners can be corrected by the CIBIL authority if occasion so arises at the earliest.

8. Learned advocate representing the LIC Housing Finance Limited has specifically submitted that there is no due from the petitioners for which a No Objection Certificate has also been issued in favour of the petitioners annexed at page 97 of the writ petition.

9. The CIBIL Authority shall also check up the data as regards the alleged dues from LIC Housing Finance Limited.

10. Steps shall be taken in the matter by the Bank at the earliest but positively within a period of four weeks from the date of communication of this order.

11. The writ petition stands disposed of.

12. Urgent certified photocopy of this order, if applied for, be supplied to the parties expeditiously on compliance of usual legal formalities.

(Amrita Sinha, J.)