

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.3997 of 2026

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1. Jarnail Singh son of Late Charan Singh, Resident of M/S Bhargo Saw Mill Compound, Mithapur, P.S.-Jakkanpur, District- Patna.
 2. Rajendra Singh son of Late Charan Singh, Resident of M/S Bhargo Saw Mill Compound, Mithapur, P.S.-Jakkanpur, District- Patna.
 3. Rabindra Singh son of Late Charan Singh, Resident of M/S Bhargo Saw Mill Compound, Mithapur, P.S.-Jakkanpur, District- Patna.

... .. Petitioner/s

Versus

1. The State of Bihar through the Principal Secretary, Department of Finance, Government of Bihar, Patna.
2. The Director-cum-Joint Secretary, Sansthi Vitt Nideshlaya, Old Secretariat, Patna, Bihar.
3. The Zonal Head (Working Capital and Mortgage) ICICI Bank Limited, S.K. Puri, Boring Road, Patna.
4. The Branch Manager, ICICI Bank Limited, Kidwaipuri Branch, Panchsheel Bhawan, Kidwaipuri, Patna.
5. Karnail Singh son of Late Charan Singh, Resident of M/S Bhargo Saw Mill Compound, Mithapur, P.S.-Jakkanpur, District- Patna

... .. Respondent/s

Appearance :

For the Petitioner/s	:	Mr.Vinay Mistry, Adv.
For the Respondent/s	:	Mr.Government Advocate (3)
		Mr. Shiv Kuamr, AC to GA 3
For the ICICI Bank		Mr. Dhananjay Kashyap, Adv.

CORAM: HONOURABLE MR. JUSTICE A. ABHISHEK REDDY
ORAL ORDER

3 28-04-2026

Heard learned counsel for the parties.

2. The present writ petition has been filed for the following relief(s):-

“i) For issuance of a writ in the nature of mandamus directing the Respondent No.3 & 4- ICICI Bank to initiate re-valuation proceeding of the property of the Borrower-Mr. Karnail Singh (Respondent No.5) and further be pleased



to direct Mr. Karnail Singh (Respondent No.5) to take "Top-Up Loan" of Rs. 80,13,193.63 in view of the Letter dated 04.04.2025 (Annexure-P-3) issued by the Respondent No.2 on the basis of the Letter of ICICI Bank dated 25.02.2025 as well as the Letter dated 21.02.2025 (Annexure-P-2) in the facts and circumstances of this case.

ii) For issuance of a writ in the nature of mandamus directing the Respondent No. 3 to 4 to release the statutory documents i.e. sale deeds etc. in favour of the petitioners (Co-Borrowers) as the petitioners are urgent need of the aforesaid documents for getting loan so that the petitioner could start their business in the facts and circumstances of this case.

iii) For issuance of other writ(s) order(s) direction(s) as your Lordships may deem, fit and proper in the facts and circumstances of this case."

3. The petitioners have filed I.A. No. 01 of 2026 seeking the following amendment in the prayer portion:-

"..... in Para 1 (i) only to the extent that "further be pleased to direct Mr. Kairnail Singh (Respondent No.5) to take Top-Up Loan of Rs. 80,13,193.63" and as such writ application is maintainable so far as the other reliefs is concerned which has been prayed for in Para-1 of the present



writ application in the facts and circumstances of this case.”

4. Admittedly the writ petition is filed against the private entity, i.e., ICICI Bank which does not come under the definition of Article 12 of the Constitution of India. On earlier occasion, the petitioner, namely Rajendra Singh, had filed CWJC No. 16190 of 2018, which was dismissed for default on 24.09.2018 for the very same cause and the same has not been disclosed in the present writ petition.

5. Having regard to the same, this Court does not find any merits in the present writ petition which warrant any interference or granting any relief to the petitioners.

6. The present writ petition is, accordingly, dismissed.

(A. Abhishek Reddy , J)

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