

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.9476 of 2023

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Suman Kumar Son of Sri Chandrika Prasad Resident of Village-Barewa, P.O.-
Chandanbara, P.S.-Dhaka, Via-Kundwa Chainpur, District-East Champaran.

... .. Petitioner/s

Versus

1. The State of Bihar through the Additional Chief Secretary, Department of Finance, Government of Bihar, Patna.
2. The Additional Chief Secretary, Department of Finance, Government of Bihar, Patna.
3. The Additional Chief Secretary, Department of Education, Government of Bihar, Patna.
4. The Uttar Bihar Kshetriya Gramin Bank, Motihari (East Champaran), Bihar, through its Regional Manager
5. The Regional Manager, Uttar Bihar Kshetriya Gramin Bank, Motihari (East Champaran), Bihar.
6. The Branch Manager, Uttar Bihar Kshetriya Gramin Bank, Kusumkawa Branch, Kushumahwa Bazar, P.O.-Chandanbara Via Kundwa Chainpur, Motihari (East Champaran), Bihar.

... .. Respondent/s

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Appearance :

For the Petitioner/s	:	Mr.Pramod Mishra, Adv.
For the Respondent/s	:	Mr.Sarvesh Kumar (GP-24)
		Mr. Prabhakar Jha, Adv.

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CORAM: HONOURABLE JUSTICE SMT. G. ANUPAMA CHAKRAVARTHY

ORAL JUDGMENT

Date : 20-07-2026

1. The Writ petition has been filed for the following reliefs:-

“(i) To allow the petitioner to close his education loan in question by way of making onetime settlement payment of an amicable amount which he can afford/manage to pay



in view of his and his family's current financial situation.

Or

(ii) grant the petitioner an extension of at least five years for making the repayment of the education loan amount due against him, as currently he and his family are not in a position to make the repayment of the full loan amount immediately.

Or

(iii) grant the petitioner an opportunity to make the repayment of the loan amount in equated monthly installment (EMI) with a partial waiver in the originally due amount.

And/Or

(iv) Any other relief or reliefs for which the Petitioner is found entitled to in the facts and circumstances of the case."

2. It is the specific contention of the Learned counsel for the petitioner that the petitioner could not repay the education loan amount on account of his inability to secure employment. Therefore, the petitioner seeks an extension of time for repayment of the loan for a further period of five years, along with a partial waiver of the Equated Monthly



Installments (EMIs). As, there is no infringement of any legal/ fundamental right or violation of the principles of natural justice, the question of entertaining the present Writ petition under Section 226 of the Constitution of India does not arise.

3. At this juncture, the Learned counsel for the petitioner seeks liberty to file an appropriate representation before the competent bank authorities for consideration of the petitioner's request on sympathetic grounds.

4. The Learned counsel appearing for the respondents submits that after merger of Uttar Bihar Kshetriya Gramin Bank and Dakshin Bihar Kshetriya Gramin Bank, the merged entity is now Bihar Gramin Bank, and the Regional Manager is the competent authority to consider such a request.

5. Considering the facts and circumstances of the case, this Court grants liberty to the petitioner to file a representation before the Regional Manager, Bihar Gramin Bank or any other competent authority within a period of one month from the date of receipt of a copy the order. In turn, the concerned authority



shall pass an appropriate order within a period of three months from the filing of the same.

6. With the aforesaid observations, the Writ petition stands disposed of.

7. Interlocutory Application(s), if any, shall stand disposed of.

(G. Anupama Chakravarthy, J)

Manish/-

AFR/NAFR	NAFR
CAV DATE	N/A
Uploading Date	23.07.2026.
Transmission Date	

