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NANDY

(DO)

**In the High Court at Calcutta
Constitutional Writ Jurisdiction
Appellate Side**

WPA 62 of 2026

**SHAKUNTALA NASKAR
Vs.
THE UNION OF INDIA & ORS.**

Mr. Duke Banerjee, Advocate

Mr. Ranjit Kumar Barman, Advocate

.....for the Petitioner

Mr. Anjan Chakraborty, Advocate (online)

.....for the Respondent No. 1

Mr. Debashis Saha, Advocate

.....for the Respondent Nos. 4 & 5

1. The petitioner appears to be in some difficulty due to her ailing health. The petitioner is aggrieved that her account with the Bank of India has been declared as Non-Performing Asset (NPA) and steps have been taken under Sections 13(2) and 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short, the said Act) though no notice under Section 13(2) of the said Act was received by her.
2. Mr. Saha, learned Advocate appearing for the Bank, submits that no order has been passed under Section 14 of the said act as yet.
3. The petitioner is at liberty to approach the Bank with a proposal to repay the amount, if so advised.
4. The Bank will consider the same and dispose of the representation within a period of 15 days from receipt thereof.
5. However, I make it clear that the representation or its consideration by the Bank will not be an impediment for the Bank to take steps under Section 14 of the said Act.
6. With these directions, **WPA 62 of 2026 is disposed of.** No order as to costs.

(Reetobroto Kumar Mitra, J.)

