



2026:CGHC:21365



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NAFR**HIGH COURT OF CHHATTISGARH AT BILASPUR****WPC No. 1915 of 2026**

Smt. Gayatri Kesharwani W/o Late Shri Hanumant Kishor Kesharwani, Aged About 47 Years, Resident of H. No. 11, Nehru Nagar Road, Ward No 03, Bilaspur (C.G.) 495001

... Petitioner(s)**versus**

1 - State Of Chhattisgarh Through The Secretary Department Of Finance Mantralaya, Mahanadi Bhawan, Naya Raipur, Atal Nagar District- Raipur Chhattisgarh

2 - Jana Small Finance Bank Limited (Formerly Known As Janalakshmi Financial Services Ltd) Through Its Authorized Officer Registered Office At :The Fairway, Ground & First Floor No 10/1, 11/2 and 12/2, Off Domlur, Koramangala Inner Ring Road, Bengaluru - 560071 Karnataka

3 - The Branch Manager Jana Small Finance Bank Limited, District- Bilaspur Chhattisgarh,

... Respondent(s)

(Cause Title downloaded from CIS Periphery)

For Petitioner(s) : Ms. Renu Kochar, Advocate

For Respondent(s) : Dr. Arham Siddique, Panel Lawyer



SB: Hon'ble Mr. Justice Amitendra Kishore Prasad
Order on Board

07/05/2026

1. Heard.
2. By way of this petition, the petitioner seeks the following reliefs :

(a) issue an appropriate writ, order or direction, quashing the impugned notice dated 28.08.2025 issued by the Respondent Bank under the provisions of the SARFAESI Act, along with all consequential recovery proceedings arising therefrom;

(b) direct the Respondent Bank to first consider and give proper credit to the insurance component reflected in the loan transaction and thereafter determine, by a reasoned order, whether any legally recoverable amount at all survives against the Petitioner;

(c) during the pendency of the petition, kindly stay the operation and effect of the impugned notice dated 9.1.2026 and 7.4.2026 and restrain the Respondents from taking any coercive steps, including possession or further recovery action, against the Petitioner;

(d) grant any other relief(s), order(s) or direction(s)



*as this Hon'ble Court may deem fit and proper in
the facts and circumstances of the case.*

3. Learned counsel for the petitioner makes a limited prayer to dispose of this petition with a direction to the Respondent-Bank to consider the application of the petitioner for settlement of the loan amount. According to the petitioner, certain payments have not been reflected in the Statement of Account. Consequently, the Petitioner seeks a direction for the Bank to evaluate these discrepancies.
4. Considering the limited prayer by learned counsel for the petitioner, without expressing any opinion on the merits of the case, this Petition is disposed of with a direction to the Respondent Bank that upon receipt of an application of the petitioner detailing her grievances, the Respondent-Bank shall consider the same and pass appropriate orders in accordance with law.
5. With the aforesaid observations/directions, the Petition is finally disposed of.

Sd/-

(Amitendra Kishore Prasad)
Judge