



HIGH COURT OF CHHATTISGARH AT BILASPUR

WPC No. 2887 of 2026

M/s R.K. Trading Company A Proprietary Firm Registered Under The Relevant Provisions Of The Law Represented Through - Its Proprietor Smt. Rajni Goel, Aged 64 Years, W/o Late Shri Rakesh Goel Having Its - Corporate Office - House No J-402, Palm Bellagio, Shankar Nagar, Raipur, District Raipur (C.G.)

... **Petitioner**

versus

1 - U C O Bank Through Zonal Manager, U.C.O. Bank Zonal Office, Telibandha Raipur (C.G.)

2 - S M E Hub, Through Its Authorize Officer, U.C.O. Bank Zonal Office, Raipur (C.G.)

3 - U C O Bank Through Its Branch Manager, Krishak Nagar Branch, Labhandih, Raipur (C.G.)

... **Respondents**

(Cause-title taken from Case Information System)

For Petitioner	:	Mr. Karunendra Narayan Singh, Advocate
For Respondents	:	Mr. P.R. Patankar, Advocate

Hon'ble Shri Amitendra Kishore Prasad, Judge

Order on Board

18.06.2026

1. The petitioner has filed the present writ petition under Article 226 of the Constitution of India seeking a direction to the respondent-Bank to consider and decide the petitioner's application dated 05.06.2026 submitted under the Emergency Credit Line



Guarantee Scheme (ECLGS) 5.0 floated by the Government of India. The petitioner has prayed for following relief(s):-

“10.1 A writ and/or an order in the nature of appropriate writ do Issue calling the records of the court below pertaining to the case of the petitioners for perusal of this Hon'ble Court, if this Hon'ble Court thinks fit in the facts and circumstances of the case.

10.2. A writ and/or an order in the nature of writ of mandamus do issue to issue directing the respondents to take the decision expeditiously to the application of the petitioner within a short period which may deem fit by this Hon'ble Court, in the facts and circumstances of the instant matter, in the interest of justice.

10.3 Cost of the proceedings.

10.4 Any other writs and directions that may be deemed fit and just in the facts & circumstances of case.”

2. Learned counsel for the petitioner submits that the petitioner has already submitted an application before the competent authorities of the respondent-Bank on 05.06.2026 seeking the benefit of the Emergency Credit Line Guarantee Scheme 5.0. It is submitted that despite submission of the application along with the requisite documents, no decision has yet been taken by the respondent-Bank. Learned counsel further submits that the petitioner is only seeking a direction for consideration of his application in



accordance with the applicable guidelines and policy governing the scheme.

3. Learned counsel appearing for the respondent-Bank submits that the petitioner's application is under consideration and the respondent-Bank shall examine the same in accordance with the applicable rules, guidelines and eligibility criteria. It is further submitted that a decision on the petitioner's application shall be taken expeditiously, preferably within a period of 10 days.
4. I have heard learned counsel for the parties and perused the material available on record.
5. Considering the limited prayer made by the petitioner and the submission advanced on behalf of the respondent-Bank, without entering into the merits of the claim raised by the petitioner, this Court deems it appropriate to dispose of the present writ petition with a direction to the competent authority of the respondent-Bank to consider and decide the petitioner's application dated 05.06.2026 strictly in accordance with law, the governing guidelines of the scheme and other applicable norms, within a period of 10 days from the date of receipt of a certified copy of this order.
6. It is made clear that this Court has not expressed any opinion on the merits of the petitioner's claim or entitlement under the scheme. The competent authority of the respondent-Bank shall



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independently consider the application and pass an appropriate reasoned order in accordance with law.

7. With the aforesaid observations and directions, the present writ petition stands disposed of.
8. There shall be no order as to costs.

Sd/-

(Amitendra Kishore Prasad)
Judge

Yogesh