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THE GAUHATI HIGH COURT
(HIGH COURT OF ASSAM, NAGALAND, MIZORAM AND ARUNACHAL PRADESH)

Case No. : WP(C)/2758/2026

JANMI RAM KEOT
S/O LATE JALI RAM KEOT, P.O.- SILGHAT, DISTRICT- NAGAON, ASSAM,
PIN- 782143

VERSUS

STATE BANK OF INDIA AND 3 ORS
HAVING ITS HEAD OFFICE AT DEBDAS KAMLEG BLOCK, SYNERGY
BUILDING, BANDRA KURLA COMPLEX, BANDRA EAST, (BEHIND
NATIONAL STOCK EXCHANGE), MUMBAI- 400051

2:THE ZONAL MANAGER
STATE BANK OF INDIA
GUWAHATI ZONE
HAVING ITS OFFICE AT- 6TH FLOOR
SWAGATA SQUARE
ABC POINT
BHANGAGARH
GUWAHATI- 781005

3:BRANCH MANAGER
STATE BANK OF INDIA
SONAKUCHI HPCL BRANCH
P.O.- JAGIROAD
DISTRICT- MORIGAON (ASSAM)
PIN- 782410

4:SRI RAJU DAS
C/O STATE BANK OF INDIA
SONAKUCHI HPCL BRANCH
P.O.- JAGROAD
DISTRICT- MORIGAON (ASSAM)

PIN- 78241

Advocate for the Petitioner : MR. D P BORAH, MR U GHOSH,P JHA

Advocate for the Respondent : ,

BEFORE
HONOURABLE MR. JUSTICE MANISH CHOUDHURY

ORDER

29.05.2026

Heard Mr. D.P. Borah, learned counsel for the petitioner.

The petitioner has stated that he availed a car loan from the respondent no. 3 Bank in the year 2013 and under the Rin Sama Scheme, the petitioner settled the loan-account by paying the entire outstanding dues of Rs. 42,277/- on 01.03.2021, whereafter the loan-account was treated as closed.

The petitioner has approached this Court aggrieved by the action on behalf of the respondent no. 3 Bank in deducting an amount of Rs. 1,77,415/- from the savings bank account of the petitioner. According to the petitioner, such deduction is without any authority of law.

Issue notice, returnable on 22.07.2026.

The petitioner shall take steps for service of notice upon the respondents by speed post within 2 [two] working days from today.

List the case on 22.07.2026.

JUDGE

Comparing Assistant