

IN THE HIGH COURT OF JHARKHAND AT RANCHI
WP(C) No.2513 of 2026

Mahendra Prasad Keshri ... **Petitioner(s).**
Versus
The Union of India and Others ... **Respondent(s).**

CORAM : SRI ANANDA SEN, J.

For the Petitioner(s) : Mr. Amaresh Kumar, Advocate
For the UOI : Ms. Shivani Jhaluka, AC to ASGI
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02 /10.04.2026: Heard the learned counsel representing the petitioner and the learned counsel representing the respondents.

2. This case was mentioned.

3. Considering the urgency, this case has been listed today.

4. It is the grievance of the petitioner that the petitioner had taken loan from the respondent-Jana Small Finance Bank and is paying his instalments regularly but inspite of that Rs. 1,46,24,601/- has been demanded as balance outstanding. It is the grievance of the petitioner that the maximum part of this amount is penal interest and other penalties which could not have been charged. The petitioner submits that he has raised his grievance before the Debt Recovery Tribunal in SA No. 33 of 2026. As Debt Recovery Tribunal, Ranchi is not functional at present as there is no Presiding Officer, he is forced to rush to this Court as his residential house and commercial property have been put on auction to recover the aforesaid amount. He submits that the E-auction is to be held tomorrow i.e. on 11.04.2026, be stayed.

5. Learned counsels who are present in this Court today admits that there is no Presiding Officer in the Debt Recovery Tribunal and the Debt Recovery Tribunal, Ranchi is not functioning.

6. Considering the submission of the petitioner and the fact that his residential house and the commercial property are sought to be auctioned tomorrow i.e. 11.04.2026, by way of interim measure, I direct the petitioner to deposit a sum of Rs. 20,00,000/-

with the Registrar General of this Court within a month from today. The E-auction to be held tomorrow i.e. 11.04.2026 which is pursuant to E-Auction Notice dated 11.03.2026 at Annexure-1 will be kept in abeyance till further order.

7. Let a copy of this order be handed over to the petitioner immediately so that he can communicate the same to the respondent no. 2 personally and respondent no. 3 by fax or any other mode.

8. Issue notice to respondent nos. 2 and 3 through both process i.e. under speed post as well as by ordinary process for which requisite etc. must be filed within a week.

9. List this case on 11.05.2026 when the petitioner will file an affidavit showing the proof of such deposit, failing which this Court will recall this order of stay.

10. In the meantime, defects nos. 31 and 42 to be removed.

(ANANDA SEN, J.)

10.04.2026
Tanuj/CP-2