

  
**HIGH COURT OF JUDICATURE FOR RAJASTHAN**  
**BENCH AT JAIPUR**

S.B. Civil Writ Petition No. 752/2026

Axis Bank Ltd.

-----Petitioner

Versus

M/s Ajmer Tyres

-----Respondent

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|                   |   |                          |
|-------------------|---|--------------------------|
| For Petitioner(s) | : | Mr. Ratnesh Kumar Sharma |
| For Respondent(s) | : |                          |

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**HON'BLE MR. JUSTICE MANEESH SHARMA**

**Order**

**22/01/2026**

1. While impugning the award dated 10.09.2025 passed by the learned Permanent *Lok-Adalat*, Ajmer, in Case No. 45/2019 titled '*M/s Ajmer Tyres Vs. Axis Bank Limited*', the learned counsel for the petitioner submits that the present matter pertains to a dispute between the petitioner-Bank and the respondent-consumer/ account holder with regard to levy of charges on account of non-maintenance of minimum balance in the respondent's bank account.

2. He further submits that, the respondent approached the petitioner-Bank to open a special privileges account, and undertook to maintain a minimum balance of Rs.3,00,000/-. Thereafter, when the respondent failed to maintain the minimum balance at Rs.3,00,000/-, the petitioner-Bank levied charges in accordance with the mutually agreed upon terms and conditions.

3. He also submits that the respondent then approached the petitioner-Bank to change the category of the account held by

him, upon which the petitioner-Bank requested the respondent to submit duly signed forms, but despite repeated requests by the petitioner-Bank to execute the said forms, the respondent failed to comply. Therefore, the respondent cannot stand to benefit from his own wrong.

3. He further submits that the Bank was well within its rights while deducting the charges levied, i.e. Rs.1,22,743.97/-, due to non-maintenance of minimum balance, as the respondent was well aware of the terms and conditions governing his account, and was himself guilty of not filing the relevant forms for changing the category of the account held by him; therefore the impugned award suffers from perversity and infirmity, and prays that the same may kindly be set aside.

4. Heard.

5. In view of the submissions made hereinabove, issue notice to the respondent.

6. Notices be filed in two sets. Upon filing the same, one set be sent by ordinary post and another by registered post, returnable within four weeks.

7. List the matter after four weeks.

8. In the meanwhile, the effect and operation of the impugned award dated 10.09.2025 passed by learned Permanent *Lok-Adalat*, Ajmer, shall remain stayed, provided the petitioner deposits a sum of Rs.1,22,743.97/-, with the Registrar (General), Rajasthan High Court, within a period of four weeks from today.

9. On depositing the entire awarded amount, the Registrar (General) is directed to keep the awarded amount in an FDR in any Nationalized Bank and the same shall not be disbursed to the respondents without leave of this Court.

(MANEESH SHARMA),J

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