HIGH COURT OF JUDICATURE FOR RAJASTHAN
BENCH AT JAIPUR

S.B. Civil Writ Petition No. 9482/2025

The Manager, State Bank Of India, (State Bank Of Bikaner And Jaipur) Branch Kumher, District Deeg, Bharatpur, Rajasthan.

----Petitioner

Versus

Smt. Satyalekha W/o Late Shri Jagdish Singh, R/o Peer Nagar, Presently Residing At House No. 227, Aniruddha Nagar, Tehsil And District Bharatpur, Rajasthan. ----Respondent

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For Petitioner(s)	:	Mr. Himanshu Jain with Ms. Apurva Agarwal
For Respondent(s)	:	Mr. Anupam Agarwal

HON'BLE MR. JUSTICE ANUROOP SINGHI

Order

18/03/2026

1. The present writ petition has been filed by the petitioner – Bank (hereinafter referred to as "**the Bank**") challenging the order dated 24.01.2025, passed by the Permanent Lok Adalat, Bharatpur in case No.101/2024, titled as ***Smt. Satyalekha Vs. Manager, State Bank of India***, vide which the complaint filed by the respondent has been allowed and the Bank has been directed to make payment of maturity amount of the Fixed Deposit of Rs.80,984/- as on date 16.11.2016, along with interest thereon as applicable from time to time along with Rs.20,000/- towards compensation and Rs.11,000/- towards legal expenses.

2. Learned counsel for the Bank submits that the said finding is perverse as the amount of Rs.75,000/- of which the respondent prayed for making a fixed deposit after debiting the said amount from her saving bank account, was never executed and an amount of Rs.75,000/- still continued to be credited in her saving bank account. Once the amount of Rs.75,000/- was not debited from her saving bank account, there was no loss of principal amount to the respondent and thus, the respondent is not entitled to receive an amount of Rs.80,984/- on 16.11.2016 along with interest as applicable thereon.

3. Learned counsel for the Bank also submits that the contention of the respondent that the amount towards Rs.75,000/- was deposited by her in cash and the same is in addition to the amount of Rs.75,000/- which stands credited in the saving bank account of the respondent, is not supported by any evidence and the Permanent Lok Adalat has travelled beyond the facts and records while granting the relief.

4. Learned counsel for the Bank further submits that the Fixed Deposit Receipt (FDR) No.61297268919 dated 16.11.2015 was issued to the respondent in good faith and once the amount lying in the saving bank account of the respondent could not be debited, the respondent was requested to return back the FDR which she refused to do. Learned counsel also submits that as the respondent was duly aware about the entire circumstances, no action was taken by her for as many as eight years and only thereafter the said complaint was filed by her before the Permanent Lok Adalat. Thus, it is prayed that the impugned order dated 24.01.2025 deserves to be set aside and the writ petition be allowed.

5. *Per contra*, Mr. Anupam Agarwal, learned counsel for the respondent submits that the Permanent Lok Adalat has rightly allowed the complaint filed by the respondent as the facts with respect to the request being made by the respondent for making of a FDR of Rs.75,000/- is not disputed.

6. Learned counsel for the respondent submits that the respondent had duly established that as the amount of Rs.75,000/- could not be debited from the saving bank account of the respondent, the said amount of Rs.75,000/- was deposited by her in cash with the Bank, on the basis of which the FDR was prepared by the Bank and the same was given to the respondent, however, when the status of the same was enquired by her from the Bank, it refused to entertain the request of the respondent thereby compelling her to file the complaint before the Permanent Lok Adalat.

7. Learned counsel for the respondent submits that the Permanent Lok Adalat has rightly relied upon the facts as available on record and has passed the order dated 24.01.2025 very much in accordance with the provisions of law and also the facts applicable and thus, there is no occasion for the Bank to challenge the order dated 24.01.2025. Learned counsel lastly submits that the petitioner has been made to run from pillar to post for all these years for no fault of her and thus, it is prayed that the writ petition be dismissed.

8. Heard learned counsel for the parties and perused the material available on record.

9. A bare perusal of the findings arrived at by the Permanent Lok Adalat, Bharatpur makes it more than evident that an individual who approached the petitioner – Bank for creation of an FDR of Rs.75,000/- has been deprived from the said benefit for no reasons whatsoever, much less for any fault of the respondent.

10. It could not be disputed by the petitioner – Bank that the respondent had approached the Bank for creation of the said FDR however, the only submission which is being made by the Bank is that on account of a technical error the amount of Rs.75,000/- could not be debited from the saving bank account of the respondent and consequently, the said FDR could not be created and is having a zero balance.

11. It is not worth believing at all that without receipt of amount the FDR in question of Rs.75,000/- was prepared by the Bank and was even given to the respondent. Taking the said facts into consideration, the version of the respondent that she deposited an amount of Rs.75,000/- in cash with the Bank for preparation of the FDR in addition to the amount of Rs.75,000/- which was credited in the saving bank account of the respondent can not be doubted. The Permanent Lok Adalat has rightly recorded the entire facts and only after considering the same the complaint has been allowed.

12. It is a settled position of law that once the award passed by the Permanent Lok Adalat is based upon a judicious approach, there would be hardly any scope to interfere while exercising the supervisory writ jurisdiction under Article 227 of the Constitution of India. The Bank has failed to establish any palpable error committed by the Permanent Lok Adalat in absence of which there is no justification to interfere in the award dated 24.01.2025 passed by it.

13. Consequently, the writ petition deserves to be dismissed and is accordingly dismissed.

14. Pending application(s), if any, also stand dismissed.

(ANUROOP SINGHI),J

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