

10.09.2026
Court No. 236
Item No. 09
Sandip

W.P.A. 9257 of 2021

Ghanashyam Chowrasia
Vs.
UCO Bank & Ors.

*Mr. Krishnendu Banerjee,
Mr. Md. Idrish*

...for the Petitioner.

*Mr. Debabrata Das,
Mr. A. Sarkar,
Mr. Pratik Acharjee*

...for the RBI.

- 1.** Affidavit-of-service, filed by the petitioner in court today, is taken on record.
- 2.** In spite of service, none appears for the respondent bank.
- 3.** The petitioner is the grandson of one Kunj Behari Rai (since deceased) who died on 23.03.2001. After the death of the said Kunj Behari Rai, his widow Smt. Dukhna Devi obtained a succession certificate as the successor of Late Kunj Behari Rai.
- 4.** The said Dukhna Devi (since deceased), on August 12, 2005 requested the General Manager [Operation – I], UCO Bank to release the amount lying in Account No. 786 standing in the name of Late Kunj Behari Rai at Benachity Branch of UCO Bank, Durgapur.
- 5.** The Chief Officer, UCO Bank, in reply to a complaint made by Smt. Dukhna Devi, informed the learned advocate for the petitioner, by memo dated October 28, 2005, that the bank could not find any account in the name of Sri Kunj Behari Rai (SB Account No. 786). By another memo dated January 03, 2006, the Chief Officer informed the learned advocate for the petitioner that the account had been closed as ‘inoperative’/‘unclaimed’ for non-operation as per the banking rules and regulations.

The petitioner thereafter maintained a stoic silence for about 15 years and on September 04, 2017 he wrote a letter to the Assistant General Manager, UCO Bank informing the death of Smt. Dukhna Devi on July 11, 2006. It was requested to release the amount lying in the said account bearing No. 786 of UCO Bank, Benachity Branch.

6. The issue was taken up for consideration by the Banking Ombudsman, Reserve Bank of India on June 25, 2018 and by a memo dated June 25, 2018 the Banking Ombudsman passed the following Order:-

“Please refer to your above complaint. In this connection, you may note that as the complaint was made after the expiry of the period of limitation prescribed under the Indian Limitation Act, 1963, it was rejected under clause 9(3)(f) of the Banking Ombudsman Scheme, 2006.

This is issued as per the orders of the Banking Ombudsman.”

7. The learned counsel appearing for the petitioner was unable to show any cogent reason as to why the memo dated June 25, 2018 suffers from any infirmity. He has also not challenged the said memo dated June 25, 2018.
8. The learned counsel appearing for the Reserve Bank of India seeks time to produce a guideline in this regard.
9. List this matter on September 17, 2026 for further consideration.

(Arjun Ray Mukherjee, J.)