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ORDER SHEET
IN THE HIGH COURT AT CALCUTTA
Constitutional Writ Jurisdiction
ORIGINAL SIDE

WPO/85/2026

DIPTI RANJAN PATNIK
Versus
RESERVE BANK OF INDIA AND ORS.

BEFORE:
The Hon'ble JUSTICE KRISHNA RAO
Date : 10TH August, 2026.

Appearance:
Mr. Sabyasachi Chaudhury, Sr. Adv.
Mr. Shounak Mukhopadhyay, Adv.
Mr. Supriyo Gole, Adv.
Mr. A. K. Awasthi, Adv.
...for the Plaintiff.

Mr. Debabrata Das, Adv.
Mr. A. Sarkar, Adv.
Mr. Pratik Acharjee, Adv.
...for theRBI.

Ms. Soni Ojha, Adv.
Mr. Pranit Biswas, Adv.
... for respondent no.2.

Mr. Ranjan Bachawat, Sr. Adv.
Mr. Bhavesh Garodia, Adv.
Mr. Saubhik Chowdhury, Adv.
Ms. Sayantani Banerjee, Adv.
... for respondent nos. 3&4.

1. The petitioner has prayed for an interim order directing the respondent no.2 to update the CIBIL score of the petitioner after removing and/or disregarding the false claims of the respondent nos.3 & 4 in respect of the loan account of Mrs. Indrani Patnaik and Tarini Minerals Pvt. Ltd. The petitioner has relied upon the mail dated 17th August, 2021 wherein the SERI has informed the bank that the Mr. D R Patnaik and Mrs. Indrani

Patnaik group is one of our most valuable customer as well as investor for the last 15 years. There is an investment of Rs.450 Crores with us in various instrument. At the same time there is a loan which is lesser to the investment value. Relating to the CIBIL record as it is auto generated which may have reflected some due but there is no due outstanding as on date. At the same time, we have received the application from Mr. D R Patnaik group to adjust the investment in the loan account which is under process. The repayment behaviour is satisfactory and the accounts are standard since last 15 years. Never defaulted in any of the loan accounts with us. By referring the said letter, the petitioner submits that once the SREI is admitted that there is an investment of Rs.450 Crores by the petitioner and there is no due but in spite of the same the CIBIL has not correcting the recording.

2. Mr. Bachawat, learned Senior Counsel appearing for the SREI submits that subsequent to the said e-mail, there are dues pending against the petitioner which has not been brought in the present writ application. He has relied upon the letter dated 26th November, 2021 and 10th March, 2026 and submits that there are dues against the petitioner and as such the CIBIL score is recorded as 673 as on 27th September, 2021.

3. Learned Counsel for the SREI has also raised the point of maintainability. Learned Counsel for the CIBIL submits that unless and until the CIBIL will receive the information from the bank the CIBIL will not be in a position to correct the CIBIL record.

4. This Court finds that the SREI has relied upon a certain documents which is to be brought on record by way of an affidavit.

5. Accordingly, the respondent is directed to file the report by way of an affidavit within 10 days after serving the copy to the learned Counsel for the petitioner. Petitioner is at liberty to take exception to the said affidavit within a week thereafter.

6. List the matter on 27th August, 2026 at the top as 'Urgent Motion'.

7. The interim order will be considered after filing the report by the SREI. Maintainability of writ petition is kept open.

(KRISHNA RAO, J.)

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