

## **SUBASH CHANDRA SAHOO Vs General Manager, District Industries Centre**

**Court:** NATIONAL CONSUMER DISPUTES REDRESSAL COMMISSION

**Date of Decision:** April 3, 1993

**Citation:** 1993 3 CPJ 1505

**Hon'ble Judges:** S.C.Mohapatra , R.N.Panigrahi , J.Patnaik J.

**Final Decision:** Complaint disposed of

### **Judgement**

1. THIS is a complaint on account of deficiency in banking service.

2. COMPLAINANT is an unemployed graduate. He applied for loan which was recommended by District Industries Centre. His application for

loan not having been considered by the bank, this complaint has been filed.

Mr. S.K. Nayak No. 1, learned Counsel for the bank submitted that complainant has been called upon to furnish certain details and such details

not having been furnished, application could not be considered. It is submitted by learned Counsel for the complainant that all details have been

given. If we accept submission of both parties decision not to advance loan on the materials available would not amount to deficiency in service

since bank is the final authority to consider whether such loan would be advanced. When bank has given opportunity and on the documents

supplied, it decided that it is not possible to accommodate complainant, we should not give a direction. However, on our calling upon Mr. Nayak

that in case complainant furnishes the documents whether the loan application would be considered afresh, Mr. Nayak submitted that on the

particulars being submitted bank would consider the application within three weeks and shall intimate the result to the complainant within one week

thereafter. We are inclined to hold that bank should give a fresh list of particulars to complainant within one week from today and on complainant

furnishing the particulars as per list or indicating which particulars have already been furnished and furnishing the balance, bank shall consider the

loan application within period indicated by Mr. Nayak. Question of deficiency in service, negligence and suffering shall arise thereafter and

complainant can approach the available redressal agency if aggrieved by the decision communicated. If complainant would desire, he shall be given

opportunity to explain positions in his favour for sanction of loan and deciding authorities of the bank consider the same.

In result, complaint is disposed of with the aforesaid direction. Complaint disposed of.