



**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

CWP-28971-2025

Date of decision : 26.09.2025

Ram KaranPetitioner
 Versus
 Union of India and othersRespondents

CORAM: HON'BLE MR. JUSTICE SHEEL NAGU, CHIEF JUSTICE
 HON'BLE MR. JUSTICE SANJIV BERRY

Present: Mr. Sukhwinder Singh Kamboj, Advocate,
 for the petitioner.

Ms. Jyoti Choudhary, Senior Panel Counsel, UOI.

Ms. Deepika Mittal, Advocate,
 for respondent No.3.

SHEEL NAGU, CHIEF JUSTICE (Oral)

1. Ms. Deepika Mittal, Advocate, enters appearance on behalf of respondent No.3 by filing Power-of-Attorney, which is taken on record.
2. For the cause raised herein, which is regarding change of schedule and quantum of interest in the loan agreement, the petitioner – borrower has alternative remedy of approaching Ombudsman, constituted under the Banking Regulation Act, 1949 and Rules framed thereunder.
3. Accordingly, this Court declines interference in the matter and disposes of the petition with aforesaid liberty.

(SHEEL NAGU)
 CHIEF JUSTICE

(SANJIV BERRY)
 JUDGE

September 26, 2025
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Whether speaking/reasoned	Yes/No
Whether reportable	Yes/No