



IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH

RSA No.5385 of 2018 (O&M)

Date of Order:06.02.2025

Kesar Singh and others

.Appellants

Versus

**The Budhlada Primary Cooperative Agriculture Development Bank
Limited, Budhlada, Mansa**

..Respondent

CORAM: HON'BLE MR. JUSTICE ANIL KSHETARPAL

**Present: Ms. Anamika Sheoran, Advocate, for
Mr. Vikas Singh, Advocate
for the appellants.**

ANIL KSHETARPAL, JUDGE (Oral)

1. This is the plaintiffs' Regular Second Appeal against the concurrent findings of fact arrived at by the courts below while dismissing their suit for grant of declaration that they are not required to refund the loan amount as per the Loan Waiver Scheme.
2. While filing the suit, the the plaintiffs claimed that they are owners of 24 kanals and 10 marlas land which is less than 5 acres and hence they are not required to refund the loan.
3. The respondent-bank contested the suit on the ground that besides 24 kanals 10 marlas, the plaintiffs are owners of other parcels of land.
4. Both the courts have found that the plaintiffs failed to prove that they are covered by the Loan Waiver Scheme. Moreover, the courts have also examined that if the plaintiffs have refunded the amount within the time prescribed, they may have been entitled to some concession, however,



they failed.

5. The learned counsel representing the appellants failed to draw the attention of the court to any perversity or material error in the judgments passed by the courts below.

6. Keeping in view the aforesaid facts and discussion, no ground to interfere is made out.

7. Dismissed.

8. All the pending miscellaneous applications, if any, are also disposed of.

(ANIL KSHETARPAL)
JUDGE

February 06, 2025
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Whether speaking/reasoned : **Yes/No**
Whether reportable : **Yes/No**