

Judgement & order

05-05-2026

Heard the complainant .

2. According to the complainant, he has not demanded any loan from the Uttar Bihar Gramin Bank, but his forged signature is taken to show that loan is released in his favour. After 12 years, the bank is insisting for Kishan Credit Card loan recovery. According to the complainant, he is not the owner of the land and he is resident of Kolkata, West Bengal.

3. The Superintendent of Police, Saran has filed a report along with documents. The documents consist of letter dt. 24-01-2023, from Uttar Bihar Gramin Bank, wherein. It is stated that the complainant, Santosh Been has admitted his signature on documents of loan as well as withdrawal form. The voucher also bears his signature.

4. The Sub-Divisional Police Officer, Sadar, Saran has reported that in inquiry with the Assistant Branch Manager, North Bihar Gramin Bank, it was revealed amount of loan is credited upon amount of Santosh Been.

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5. Upon being asked, the complainant stated that Kishan Credit Card Account No. 1005711310000965 belongs to him. He does not know and has no bank account.

6. In this view of the matter, the matter does not fall within the jurisdiction of the Bihar Human Rights Commission. The complainant may approach the concerned Civil Court for declaration or to approach the concerned Police Station by demonstrating the Commission of the cognizable offence. Disputed question of fact are involved, ^{when} ~~as~~ the complainant has shown photo copies of documents showing disbursement of loan to him, [✓] ~~He~~ ^{bears} admits that those photo copies ~~appear~~ [✓] his signature and states that the name of his "Dada" is wrongly shown in those documents. He also states that the bank has already approached the Court.

7. In this view of the matter, the complaint is not maintainable before this Commission. The remedy of the complainant is lies elsewhere. Hence, the complaint stands disposed of.


(Justice Ananta Manohar Badar, Retd.)
Chairperson