

Bank - Loan - Mortgage - "oral assent" - Bank says there is "oral assent" for such extension, to get over the difficulty of not having any registered document evidencing extension - Any internal record of the Bank recording oral assent for such extension for enhancement of the Loan limits does not bind the petitioners being a unilateral document to which they did not subscribe their signatures - In the absence of evidence of the intention on part of petitioners to extend the equitable mortgage over plant, machinery and building of the cold storage to the Crop Loan, the retention of title deeds deposited earlier wrt another loan, since closed, at the time of taking the Crop Loan alone does not help the Bank - Reject the plea of the Bank that there was an extension of equitable mortgage by way of oral assent given by the petitioners of the plant machinery and buildings of the cold storage to the crop loan - Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), Section 13.

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