

Consumer Protection Act, 1986 – S.2(1)(d) – ‘commercial purpose’ – Banking – Overdraft facility – “business to business” – Appellant engaged in the profession of stockbroker, much before he availed of service of the overdraft facility from the respondent-Bank – Was also acting as a stockbroker for the respondent-Bank – Appellant had opened an account with the respondent-Bank, took overdraft facility to expand his business profits, and subsequently from time to time the overdraft facility was enhanced so as to further expand his business and increase his profits – The relations between the appellant and the respondent is purely “business to business” relationship – As such, the transactions would clearly come within the ambit of ‘commercial purpose’.

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