



2026:CGHC:13842



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NAFR

HIGH COURT OF CHHATTISGARH AT BILASPUR

WPC No. 1272 of 2026

Hemlata Baghel W/o Roshanlal Baghel Aged About 53 Years R/o Village-
Gursiya Tahsil- Pod- Uroda, District- Korba, C.G.

... Petitioner.

Versus

1 - Chhattisgarh Rajya Gramin Bank Through Branch Manager, Chhattisgarh
Rajya Gramin Bank, Branch- Korba, Transport Nagar, Near Gyatri Mandir,
Tahsil And District- Korba, C.G.

2 - State Of Chhattisgarh Through Secretary, Department Of Revenue And
Disaster Management, Mantralaya, Mahanadi Bhawan, Nawa Raipur, Atal
Nagar, District - Raipur, C.G.

3 - Collector Korba, District- Korba, C.G.

... Respondents.

(cause title downloaded from CIS Periphery)

For Petitioner	:	Malay Shrivastava, Advocate.
For Res No.1	:	Mr. N. Naha Roy, Advocate.
For State (Res No.2 & 3)	:	Mr. Anand Dadariya, Dy. AG

(Hon'ble Shri Justice Naresh Kumar Chandravanshi)

Order on Board

23/03/2026

1. Since all the respondents have already been represented, notice against them is dispensed with.
2. Heard.



3. This Writ Petition under Article 226 of the Constitution of India has been filed for the followings reliefs:-

"10.1. That, this Hon'ble Court may kindly be pleased to issue an appropriate writ, order or direction directing the Respondent Bank to consider and decide the Petitioner's application for One Time Settlement (OTS) dated 05/09/2022, in a fair, transparent and time-bound manner, after granting opportunity of hearing to the Petitioner.

10.2. That, this Hon'ble Court may kindly be pleased to direct the respondent no.1 to release the land of the petitioner which was situated at Village- Lata, PH.No.33, Tahsil- Katghora, District- Korba bearing Khasra No.264 and 294 having area of 0.54 acres after settling the loan account of the petitioner by extending the benefit of the One Time Settlement benefit to the petitioner.

10.3. Cost of the petition may also be awarded to the petitioner.

10.4. Any other relief, which this Hon'ble Court deems fit and proper, may also kindly be granted to the petitioner, in the interest of justice."

4. Learned counsel for the petitioner submits that the petitioner and her husband has availed a loan of Rs.12,50,000/- from respondent No.1-Bank by mortgaging the land bearing Khasra No.264 and 294 total area 0.54 acres situated at Village Lata, Patwari Halka no. 33, Tehsil Katghora, District- Korba. Counsel further submits that due to financial difficulties and problems, repayment of aforesaid loan could not be made within time, therefore, account of the petitioner was declared as Non Performing Asset (NPA) by respondent No. 1. He also submits that earlier the petitioner has submitted application before respondent No.3 seeking permission of registration of sale deed in respect of the subject. However, vide order dated 09.06.2016 his application was rejected on the ground that the petitioner belongs to aboriginal tribe of District Korba and the auction purchaser belongs to the General category, therefore, there is bar under section 165(6) of the C.G.



Land Revenue Code. However, counsel submits that the petitioner is ready for settlement of outstanding amount under the One Time Settlement (OTS) Scheme, for which, she has also filed application through her husband on 05.09.2022 (Annexure-P/5) before respondent No.1, but the same has not been decided yet. Hence at this stage this petition may be disposed of directing respondent No.1 to decide aforesaid application within stipulated time-frame.

5. In reply learned counsel for Respondent No.1 submits that the application (Annexure P/5) will be decided in accordance with law/rules at the earliest.
6. Heard learned Counsel for the parties and perused the documents placed with the petition.
7. Having considered the limited prayer of the petitioner and facts of the case, at this stage, without entering into merits of the case, this petition is disposed of directing respondent No.1 to decide application dated 05.09.2022 (Annexure-P/5) at the earliest preferable within the period of 4 weeks from the date of receipt/submission of copy of this order.
8. With the aforesaid direction this petition is stands disposed of.

Sd/-

(Naresh Kumar Chandravanshi)
Judge

Ajay