



IN THE HIGH COURT OF ORISSA AT CUTTACK

W.P.(C) No.4896 of 2026

Minati Sahoo

.... *Petitioner*

Mr.Manas Ranjan Khatua, Advocate

-versus-

*Authorized Chief Manager and
Authorized Officer, SBI,
Madhupatna, Cuttack and another*

.... *Opposite
Parties*

Mr.Subrat Mishra, Advocate

(For O.P. No.1)

CORAM:

JUSTICE KRISHNA SHRIPAD DIXIT

JUSTICE CHITTARANJAN DASH

ORDER

25.02.2026

Order

No.

02.

The petitioner is invoking the inherent jurisdiction of this Court against the coercive action of the opposite parties-Bank.

2. Learned counsel for the petitioner repeatedly submits that there was an OTS offer at Rs.9,04,006/- out of which a sum of Rs.7.00 lakh plus was paid in time and therefore, now he is ready & willing to repay the remainder with interest that is accrued thereon.

3. *Per contra*, learned Panel Counsel appearing for the Bank submits that the amount due is about Rs.41.00 lakh plus and if the petitioner pays the entire money with



reasonable installment facility, there would be no difficulty for the Bank to be lenient and defer the coercive proceedings. He also tells that the petitioner can avail the alternative remedy at the hands of the jurisdictional DRT or such other authority as do avail under the provisions of SARFAESI Act, 2002. Lastly, he submitted that the loanee is a chronic defaulter and that twice whatever was compromised did not materialize for his default and therefore, the Court should not come to the aid of the loanee.

4. Having heard learned counsel for the parties and having perused the petition papers, we are broadly in agreement with the submission of learned Panel Counsel for the Bank and therefore, declined interference. Ordered accordingly.

The writ petition is disposed off.

This order shall not come on the way of the petitioner negotiating a settlement with the Bank in accordance with law.

(Krishna Shripad Dixit)
Judge

(Chittaranjan Dash)
Judge