



IN THE HIGH COURT OF ORISSA AT CUTTACK

WP(C) No.8410 of 2026

Siba Narayan Chottray & Anr.

Petitioners

Represented by Adv.-
Mr. A.P. Bose, Adv.

-versus-

UCO, Bank & Anr.

Opp. Parties

Represented by Adv.-

CORAM:

**JUSTICE KRISHNA SHRIPAD DIXIT
JUSTICE CHITTARANJAN DASH**

**ORDER
23.03.2026**

WP(C) No.8410 of 2026

&

I.A. No.5096 of 2026

**Order No.
01.**

Mr. Bose learned advocate entered appearance on behalf of Petitioners by filing Vakalatnama. Same is taken on record. Registry to reflect his name in the cause list as well as in the brief.

Issue emergent notice by speed post to the Opposite Parties, returnable within two weeks, requisites for which shall be filed within three working days.

This Petition seeks redressal against the coercive action of recovery vide recovery of housing loan of January, 2006. An e-auction sale notice dated 24.02.2026 is available at Annexure-14 and it tells us that the auction is scheduled to be held on 26.03.2026 for recovering sum of Rs.16,05,696/- (Sixteen Lakh Five Thousand Six Hundred Ninety-Six) only as on 23.02.2026 plus interest.

Learned counsel for the Petitioner submits that his client is a *bona fide* borrower, inasmuch as he has already remitted a sum of



Rs.13.50 lakh towards the loan amount and that he is ready and willing to pay some more amount, if reasonable period is prescribed for doing that. He lastly submits that if the house property is sold, his client would be put to eminent manifest injustice and a great hardship.

Having heard learned counsel for the Petitioner & having perused the petition papers as well as the papers in the application in I.A. No.5096 of 2026, followed by the affidavit, we are of the considered view that some reprieve should be granted so that justice would be done to both the sides. Of course, this cannot be done unconditionally.

In the above circumstances, the subject application having been favoured, the Bank is restrained from processing the matter any further pursuant to the impugned e-auction notice subject to petitioner depositing 30% of the outstanding amount as on this day in two equalized weekly installments, failing which not only the interim order stands rescinded, the Petition itself may be dismissed on that ground.

I.A. is disposed off.

Registry to print the name of Mr. Bose in the cause list so also in the file.

(Krishna Shripad Dixit)
Judge

(Chittaranjan Dash)
Judge