



IN THE HIGH COURT OF ORISSA AT CUTTACK

W.A. No. 560 of 2026

Minakshi Sahoo

....

Appellant(s)

Represented by Adv.–

Mr. Srinibas Mohanty, Advocate

-Versus-

**The Regional Manager, Union
Bank of India, Cuttack and
another**

.... **Respondent(s)**

Represented by Adv.

Mr. Tuna Sahu, Advocate

CORAM:

HON'BLE MR. JUSTICE MANASH RANJAN PATHAK

AND

HON'BLE MR. JUSTICE SIBO SANKAR MISHRA

ORDER

10.04.2026

(Hybrid mode)

Order No.

02.

1. Heard.

2. In this intra-Court appeal, the appellant-Minakshi Sahoo has assailed the order dated 26.03.2026 passed by the learned Single Judge in W.P.(C) No. 9299 of 2026, whereby she has been directed to deposit an amount of Rs.75,000/- with the respondent-bank and on payment of such amount, the vehicle in question was directed to be released in her favour.

3. Mr. Srinibas Mohanty, learned counsel for the appellant submits that the direction made by the learned Single Judge to deposit Rs.75,000/- is based on miscalculation. The bank authority have misled the



learned Single Judge by submitting factually incorrect and mathematical impossible calculation, which led to the direction.

4. At the outset, we may mention that the learned Single Judge has passed the order in presence of the counsels appearing for both the parties and by taking into consideration their submissions. Be that as it may, the fact remains that the appellant had taken loan of Rs.6,58,000/- on 11.03.2024 for purchasing a TATA Tigor vehicle. Eighty-four E.M.Is @ Rs.10,838/- commencing from 11.04.2024 was fixed to be paid by the appellant. Admittedly, part payment has been made by the appellant towards the loan. However, of late she defaulted in paying of certain EMIs. Therefore, the bank has calculated the defaulted EMI to be paid by the appellant as Rs.75,000/- including the legal expenses of Rs.20,000/- and unpaid interest of Rs.31,400/-. It is also admitted on record that the appellant has made part payment of Rs.2,37,904/- towards the loan liability. Taking into consideration the submission made by both the parties, the learned Single Judge has passed the impugned order.

5. We do not find any illegality in the order dated 26.03.2026 passed by the learned Single Judge in W.P.(C) No. 9299 of 2026, which is assailed in this intra-Court appeal. Therefore, no interference is called for. Having said that it is apparent on record that as



per the direction of the learned Single Judge, the appellant is only directed to pay an amount Rs.75,000/- and on such payment the vehicle was directed to be released in her favour. Therefore, without delving upon the issue, it would be expedient that the respondent-bank shall release the vehicle on payment of Rs.75,000/- by the appellant, as has been directed by the learned Single Judge. The payment of Rs.75,000/- to be made by the appellant shall be factored and set off from the total due amount.

6. With this observation, the writ appeal is disposed of.

Issue urgent certified copy as per rules.

(Manash Ranjan Pathak)
Judge

(Sibo Sankar Mishra)
Judge

Ashok