



**IN THE HIGH COURT OF ORISSA AT CUTTACK**

**WP(C) No.12864 of 2026**

***Bapi Nath***

....

***Petitioner***

Represented by Adv.-  
Mr. K.C. Tripathy, Adv.

*-versus-*

***Branch Manager-Cum-  
Authorized Officer, AXIS  
Bank, Bijipur Branch,  
Nayagarh & another***

....

***Opposite Parties***

Represented by Adv.-

**CORAM:**

**JUSTICE KRISHNA SHRIPAD DIXIT  
JUSTICE CHITTARANJAN DASH**

**ORDER  
04.05.2026**

**Order No.  
01.**

Petitioner-borrower has scripted his prayer in the petition as  
under:

*“It is therefore prayed that this Hon'ble Court may be graciously pleased to admit the writ application, issue notice to the opp. parties and after hearing the parties, allow the same directing the opp. parties to consider the proposal of the petitioner for regularization of loan account by accepting the over due amount as on date and direct to communicate the decision within a stipulated period enabling the petitioner to comply the realization order.”*



2. Learned counsel for the Petitioner submits that if a direction is issued to the OP-Bank to consider the representation dated 16.04.2026, a copy whereof avails at annexure-1, justice would be meted out to his client.

3. Having heard learned counsel for the Petitioner and having perused the petition papers, notice to Opposite Party is dispensed with since prayer is innocuous. A case is made out for issuing a direction to consider the subject representation of the Petitioner in accordance with the extant RBI guidelines.

In the above circumstances, Petition is disposed off accordingly directing the Opposite Party-Bank to consider the subject representation at the earliest and till such consideration takes place, the Bank may keep the coercive proceedings at a bay. All contentions in that regard are kept open.

Web copy of order to be acted upon by all concerned.

***(Krishna Shripad Dixit)***  
***Judge***

***(Chittaranjan Dash)***  
***Judge***

Signature Not Verified

Digitally Signed  
Signed by: PRASANT KUMAR SAHOO  
Designation: Personal Assistant  
Reason: Authentication  
Location: Orissa High Court  
Date: 05-May-2026 13:47:14

