



IN THE HIGH COURT OF ORISSA AT CUTTACK

W.P.(C) No.13784 of 2026

Kailash Singh

....

Petitioner

Mr. S.K. Pattanayak, Advocate

-versus-

**Branch Manager,
AXIS Bank, Loan Center,
Bhubaneswar & Others**

....

Opp. Parties

CORAM:

THE HON'BLE MR. JUSTICE CHITTARANJAN DASH

ORDER

08.05.2026

Order No.

01.

1. By means of this application, the Petitioner seek the following relief: -

“It is therefore, humbly prayed that under the above circumstances, this Hon'ble High Court be graciously pleased to issue; Rule NISI calling upon the opposite parties to show cause and on perusal of causes shown, and if the opposite Parties failed to file show cause, or filed insufficient cause, make order Nisi absolute and be further pleased to:

i) Issue a Writ of Certiorari or any other appropriate writ order quashing the action of the Bank as wrong, illegal and otherwise bad in law.

ii) And / or in the alternate issue a writ of Mandamus or any other appropriate writ or order directing the Bank to allow six months' time to the petitioner to enable to clear all the overdue in order to regularize the loans.”

2. The Petitioner is the borrower in respect of ten (10) vehicles, covering an amount of Rs.6,97,83,000/- during the year 2024. The learned counsel for the Petitioner, submits that as the Petitioner defaulted in repayment of the EMIs, some overdue amount accrued to be paid by the Petitioner to the lender Bank. It



is submitted by the learned counsel for the Petitioner that he defaulted in repaying the loan is because of the circumstance beyond his control as the Enforcement Directorate got his account freeze thereby preventing him from operating the account.

He further submits that the Petitioner is ready and willingly to regularize the account if a breathing time is allowed to him for repayment of the overdue amount. Learned counsel appearing for the Petitioner also tells that in this context, he has moved a representation before the Branch manager, Axis bank, Loan Center, 3rd Floor, Bapuji Nagar, Bhubaneswar dated 19.02.2026 and the aforesaid representation of the Petitioner is yet to be considered by the authority that compelled the petitioner to move before this court seeking its indulgence for a direction to the Bank concerned to consider his representation sympathetically.

3. Keeping in view the aforesaid submission and innocuous prayer of the Petitioner since the prayer of the Petitioner is to regularize the account making good the overdue amount, there is no impediment in allowing a reprieve to the Petitioner. The Opposite Parties Nos.1 & 2 i.e Branch Manager, AXIS Bank, Bhubaneswar and AXIS Bank Ltd, Represented through Authorized Signatory, Loan Center, Bhubaneswar Bank is accordingly directed to consider the representation of the Petitioner dated 19.02.2026 within a period of four (4) weeks, giving an opportunity of being heard to him.



4. Needles to mention that till the representation is considered, no precipitative action be initiated against the Petitioner.

5. With the above observations, the Writ Petition stands disposed of.

(Chittaranjan Dash)
Judge

Sarbani

