



IN THE HIGH COURT OF ORISSA AT CUTTACK

W.P.(C) No.31012 of 2025

Bhabani Sankar Mishra *Petitioner(s)*
Mr. Himansu Sekhar Mohanty, Adv.

-versus-

Chief Manager, Kotak *Opposite Party(s)*
Mahindra Bank Ltd.,
Mumbai & Anr.

CORAM:

HON'BLE DR. JUSTICE SANJEEB K PANIGRAHI

Order
No.

ORDER
15.12.2025

02. 1. This matter is taken up through hybrid arrangement.
2. In filing this Writ Petition, the Petitioner being a loanee, has sought for a direction from this Court to the Manager, Kotak Mahindra Bank Ltd., Raghunathpali Branch, Rourkela/Opposite Party No.2 for not seizing his vehicle in question.

Apart from the above, the Petitioner has also sought for a direction from this Court to the Opposite Party No.2 for permitting him to clear the entire loan outstanding dues in six months.

3. Heard.

4. Looking to the prayer made in this Writ Petition, this Court is of the view that this Writ Petition is not



maintainable against the private Finance Company. However, in order to resolve the dispute in a spirit of mediation, this Court directs the Petitioner to approach the Manager, Kotak Mahindra Bank Ltd., Raghunathpali Branch, Rourkela / Opposite Party No.2 along with a decent proposal for settlement of the loan outstanding dues, within a period of fifteen working days hence. In such event, the said authority shall look into the grievance of the Petitioner and take a lawful decision in the matter in the spirit of mediation within a period of ten working days thereafter.

5. This Writ Petition is, accordingly, disposed of.

(Dr. Sanjeeb K Panigrahi)
Judge