IN THE HIGH COURT OF ORISSA AT CUTTACK
W.P. (C) No. 15346 of 2021

Saudamini Pradhan .... ***Petitioner***
None

-versus-

The Branch Manager, Odisha Gramya Bank, Narisho Branch & Another .... ***Opposite Parties***

Mr. Sandeep Mishra, Advocate on behalf of
Mr. Tuna Sahu, Advocate for Bank

CORAM:
JUSTICE JASWANT SINGH
JUSTICE M.S. RAMAN

ORDER (Oral)
06.04.2022

Order No.

03. **1.** This matter is taken up by virtual/physical mode.

2. Having availed loan for an amount of Rs.15.00 lakhs to be repaid on 60 numbers of equated EMIs @ Rs.37,170/- per month with a grace period of six month for the purpose of carrying on business in poultry at village Narisho, due to ill health of the proprietress regular EMIs could not be deposited, as a result of which the loan account was declared as NPA on 15th January, 2019.

3. In order to settle the account, an application was submitted by the Petitioner on 23rd February, 2018 to which the Bank

Authorities asked the Petitioner to submit fresh OTS proposal in terms of guidelines prevailing as the offer of Rs.5.54 lakhs made by the Petitioner was very low. The Petitioner filed at that stage the writ petition, with a prayer for a direction to the Opposite Parties for acceptance of OTS proposal with complete waiver of interest.

4. On 17th March, 2022, when the matter was called, none appeared for the Petitioner and it was pointed out by the S.R. that defect has not been removed. Today also none appeared for the Petitioner at the time of call. Mr. Sandeep Mishra, Advocate appearing on behalf of Mr. Tuna Sahu, Advocate for the Bank submitted a Memo, wherein the following is mentioned:

> "1. That the aforesaid writ petition related to loan account of Saudamini Pradhan being a borrower related to Narisha Branch, Dist:Puri.
>
> 2. That the aforesaid loan account has been closed on 15.04.2021 under OTS Scheme of the Bank vide OTS sanction letter 1/0/CMS/444/2021 dated 31.03.2021 and there is no outstanding amount pending from the borrower against the said loan account, the e-mail communication from Narisha Branch is also attached herewith.
>
> Hence this writ petition became infructuous."

5. In view of the above, since the counsel for the Bank has placed on record the matter that there was no outstanding qua

the borrower (Petitioner) against the loan account the matter has become infructuous and hence, the writ petition stands dismissed.

(Jaswant Singh)
Judge

(M.S. Raman)
Judge

Laxmikant April 6 , 2022
Cuttack