

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

**W.P.(C) No.14674 of 2022  
(Through hybrid mode)**

***Pradeep Pradhan***

....

***Petitioner***

Mr. S. Tripathy, Advocate

*-versus-*

***U.C.O. Bank, Sambalpur and  
others***

....

***Opposite Parties***

Mr. B. B. Swain, Advocate for bank

Mr. S. Sharma, Advocate  
for CIBIL

**CORAM: JUSTICE ARINDAM SINHA**

**ORDER  
10.08.2022**

**Order No.**

- 02.** 1. Mr. Tripathy, learned advocate appears on behalf of petitioner and submits, his client stood as guarantor, for his wife to obtain loan. The loan was repaid. By reason of his earlier writ petition W.P.(C) no.32793 of 2021, the bank caused uploading information regarding repayment of his wife's loan in the website of Credit Information Bureau (India) Limited (CIBIL). He submits, this writ petition has been filed against the bank and CIBIL because, in spite of the loan having been repaid, information that his client as guarantor stands discharged has not been uploaded. To that end his client made representation dated 28<sup>th</sup> April, 2022 addressed to both the bank

officers as well as CIBIL.

2. Mr. Swain, learned advocate appears on behalf of the bank while Mr. Sharma, learned advocate appears on behalf of CIBIL. Mr. Swain hands up order dated 16<sup>th</sup> February, 2022, by which the petitioner's aforesaid earlier writ petition was disposed of. Text of the order is reproduced below.

*"1. Mr. Panda, learned advocate appears on behalf of petitioner and submits, his client was guarantor against loan taken by his wife and said loan has been repaid. There was still information of the loan unpaid, carried in the website of Credit Information Bureau (India) Limited (CIBIL).*

*2. Mr. Swain, learned advocate appears on behalf of opposite parties and draws attention to page 10 onwards in his counter, to demonstrate that the information stands updated in the website. Current outstanding is shown as 0 (zero) and credit score at 650.*

*3. With above record of submissions, the writ petition is disposed of."*

3. The Bank and CIBIL are to consider and take action as requested by said representation dated 28<sup>th</sup> April, 2022 made by petitioner to them. Uploading relevant information regarding discharge of petitioner as guarantor must be done within two weeks from date.

4. The writ petition is disposed of.

**(Arindam Sinha)**  
**Judge**