

IN THE HIGH COURT OF JUDICATURE AT PATNA
Civil Writ Jurisdiction Case No.8430 of 2025

Kalavati Devi Wife of Ravindra Ray, resident of Village-Sherpur, P.O. and
P.S. Sadar, District-Muzaffarpur ... Petitioner

Versus

1. The Presiding Officer, Debt Recovery Tribunal Patna.
2. The Bank of India through its Chief Manager cum Authorized Officer,
Muzaffarpur, Yamuna Complex, Muzaffarpur.
3. Chief Manager cum Authorized Officer, Bank of India, Muzaffarpur,
Yamuna Complex, Muzaffarpur.
4. Senior Branch Manager, Bank of India, Kanhauli Branch Sri Ram Janki
Complex, Bela Road, Muzaffarpur.
5. Branch Manager, Bank of India, Kanhauli Branch Sri Ram Janki Complex,
Bela Road, Muzaffarpur.
6. The State of Bihar through the District Magistrate, Muzaffarpur.
7. The District Magistrate, Muzaffarpur. ... Respondents

Appearance :

For the Petitioner : Mr.Ajit Kumar Singh, Adv.
For the Respondents : Mr.Standing Counsel 16

CORAM: HONOURABLE MR. JUSTICE A. ABHISHEK REDDY
ORAL ORDER

8 03-09-2025 Heard the learned counsel for the respective parties.

2. Without going into the merits or demerits of this case, the present Writ Petition is disposed of at the stage of admission with the consent of both the counsels.

3. Learned counsel for the petitioner states that the petitioner is willing to clear the entire outstanding loan amounts along with the interest and the petitioner may be granted one opportunity to clear the entire loan amount.

4. Having regard to the above made submissions the petitioner is directed to give a suitable representation to Respondent No. 4 undertaking to clear the loan amount. The



said representation shall be given within a period of two weeks from today. On such representation being given to the Respondent-Bank shall consider the same in accordance with law and pass necessary orders either granting relief under the OTS scheme or payment of the entire loan amount in lumpsum or in installment. The authority shall endeavour to consider the said representation before 24th September, 2025. In case the petitioner agrees for the proposal made by the Bank, they shall not proceed with the auction. However in case the petitioner does not come forward to re-pay the loan amount as per the proposal given by the Bank, then the Bank is free to go ahead with the auction.

5. Any proposal by the Bank shall be communicated to the petitioner.

6. With the aforesaid directions, the Writ Petition stands disposed of.

(A. Abhishek Reddy , J)

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