IN THE HIGH COURT OF ORISSA AT CUTTACK

WP(C) No.5445 of 2026

Pashupati Sharma & Anr. .... ***Petitioners***

Represented by Adv.-
Dr. J. Ray, Adv.

-versus-

Registered Office, HDFC Bank House, Mumbai .... ***Opposite Parties***

Represented by Adv.-
Ms. B. Puja, Adv.
for Nalinikanta Dash, Adv.
for the Bank

CORAM:

JUSTICE KRISHNA SHRIPAD DIXIT
JUSTICE CHITTARANJAN DASH

ORDER
07.04.2026

Order No.
02.

Short grievance of the Petitioners-borrower is as to long pendency of his OTS application made to the Opposite Party – HDFC Bank.

2. Counsel for the Petitioners submits that a sum of Rs.25,29,000/- (Rupees Twenty-Five Lakh Twenty-Nine Thousand) only is remitted along with the application to facilitate its favourable consideration in terms of extant RBI guidelines and therefore, the Bank is bound to take a decision on the application, this side or that side, not keeping it pending indefinitely. He submits that this public

duty arises in view of Apex Court decision in ***Gujarat State Financial Corporation v. Lotus Hotels Pvt. Ltd., AIR 1983 SC 848***.

3. Learned counsel Ms. Puja appearing on behalf of Panel Counsel Mr. Nalinikanta Dash for the Opposite Party – Bank seeks short accommodation saying that instructions are to be received from the client and thereafter the Counter needs to be filed. We do not agree with this proposal, inasmuch as the Petitioners' prayer is innocuous. It is for an order to pass an order on the OTS application, keeping open all contentions of the parties.

In the above circumstances, Petition is disposed off directing the Opposite Party – Bank to take call on the subject application preferably within an outer limit of eight (8) weeks. In that contention, all contentions of the parties are kept open. It hardly needs to be stated that the decision has to be made keeping in view the extant RBI guidelines operating in the realm.

No costs.

Web copy of order to be acted upon by all concerned.

(Krishna Shripad Dixit)
Judge

(Chittaranjan Dash)
Judge

Signature Not Verified
Digitally Signed
Signed by: PRASANT KUMAR SAHOO
Reason: Authentification
Location: Orissa High Court
Date: 08-Apr-2026 10:03:47