



IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 11TH DAY OF JUNE, 2026

BEFORE

THE HON'BLE MS. JUSTICE JYOTI M

WRIT PETITION NO. 9351 OF 2025 (GM-DRT)

BETWEEN:

RAGHAVENDRA,
SON OF NARAYANSWAMY,
AGED ABOUT 36 YEARS,
RESIDING AT NO.92,
MARENAHALLI,
VIJAYANAGAR,
BENGALURU-560 040.

...PETITIONER

(BY SRI. VARUN, ADVOCATE FOR
SRI. ABHISHEK K.,ADVOCATE)

AND:

1. FED BANK,
CORPORATE OFFICE AT
KANAKIA WALL STREET,
'A' WING, 5TH FLOOR,
UNIT NO.511 AND 512,
ANDHERI, KURLA ROAD,
CHAKALA, ANDHERI EAST,
MUMBAI-400 093.
REPRESENTED BY ITS
AUTHORISED OFFICER/MANAGER
2. FED BANK FINANCIAL SERVICES LTD.,
NO.4/1, 2ND CROSS, ZENITH CHAMBERS,
BEHIND SHELL PETROL BANK,
AREKEMPANHALLI, WILSON GARDEN,
BENGALURU-560027.



REPRESENTED BY ITS
AUTHORISED OFFICER/MANAGER

...RESPONDENTS

(BY SRI. K.V.LOKESH, ADVOCATE FOR R1)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226
AND 227 OF THE CONSTITUTION OF INDIA, SEEKING CERTAIN
RELIEFS.

THIS WRIT PETITION IS LISTED FOR ORDERS, THIS DAY,
AN ORDER IS MADE AS UNDER:

ORAL ORDER

Sri.Varun, counsel on behalf of Sri.Abhishek K., counsel
for the petitioner and Sri.K.V.Lokesh, counsel for respondent
No.1 appeared in person.

2. This petition is filed seeking following reliefs:

- (i) *Issue writ in the nature of certiorari or other appropriate writ to set aside and quash the settlement proposal dated 30th January 2025 at Annexure-A only to the extent of imposition of time deadline of 5th February 2025, which is impractical and unjust and further grant time limit of 2 months from the date of filing this petition to settle the loan account as per the One Time Settlement at Annexure-A.*
- (ii) *Issue writ in the nature of mandamus or direction or appropriate writ directing the*



respondent Bank to grant a reasonable and fair extension of time for the payment of the settlement amount, enabling the petitioner to comply with the One-Time Settlement (OTS)

- (iii) Issue writ in the nature of mandamus or direction or appropriate writ restraining the respondent bank from initiating any coercive recovery measures, including dispossession or auction of the schedule residential property, during the pendency of the present petition.*
- (iv) Pass such other and further orders as may be deemed just, proper and necessary in the interest of justice and equity.*

3. The petitioner's grievance is about the offer of settlement of loan account. A true copy of the offer of settlement of loan A/c No.FEDBNGLAP0480061 is furnished along with the writ petition at Annexure A. It appears from the said document that Fedbank had offered settlement.

4. Counsel for the respondent Sri.K.V.Lokesh submits that the offer of settlement of loan was not honored by the petitioner.

Submission is placed on record.



5. If the petitioner is dissatisfied with the settlement offer, he is at liberty to disregard it. There is no requirement to seek quashing of the settlement offer, nor is there any necessity to approach this Court for such relief. A prayer of this nature cannot be granted in the exercise of writ jurisdiction. Accordingly, I decline to exercise writ jurisdiction in the matter. Consequently, the writ petition stands ***dismissed***.

Because of dismissal the Writ Petition, interim order granted if any stands discharged and pending interlocutory applications if any are disposed of.

**Sd/-
(JYOTI M)
JUDGE**

SS
List No.: 1 Sl No.: 23