HC-KAR
CNR: KAHC010620032026

NC: 2026:KHC:54860
WP No. 28170 of 2026

IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 1ST DAY OF OCTOBER, 2026

BEFORE

THE HON'BLE MR. JUSTICE C.M. POONACHA

WRIT PETITION NO. 28170 OF 2026 (GM-DRT)

BETWEEN:

1. SMT. MEENA RAVEESH
   AGED ABOUT 60 YEARS
   W/O SRI G A RAVEESH
   RSIDING AT NO 414,
   CHIKKASANDRA , T DASARAHALLI POST,
   BANGALORE - 560057

...PETITIONER

(BY SMT. SANDHYA U. PRABHU.,ADVOCATE)

AND:

1. UCO BANK
   REPRESENTED BY ITS AUTHORIZED OFFICER/
   CHIEF MANAGER,
   9THMAIN,3RD BLOCK,
   JAYANAGAR, BANGALORE - 560011

...RESPONDENT

(BY MS. CHITHRA NIRMALA P.,ADVOCATE)

THIS WP IS FILED UNDER ARTICLE 226 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE A WRIT OF MANDAMUS DIRECTING THE RESPONDENT BANK TO ACCEPT THE PROPOSAL OF THE PETITIONER TO CLOSE THE LOAN ACCOUNT BEARING NO.12510400000224 AND AS MENTIONED AT ANNEXURE-J.

THIS PETITION, COMING ON FOR PRELIMINARY HEARING IN 'B' GROUP, THIS DAY, ORDER WAS MADE THEREIN AS UNDER:

CORAM: HON'BLE MR. JUSTICE C.M. POONACHA

ORAL ORDER

The present writ petition is filed seeking for the following reliefs:

> *"a) Issue a writ of mandamus directing the respondent bank to consider the representation dated 19/08/2026 produced at Annexure-F given to the Respondent Bank for regularization of the loan account.*
>
> *b) Grant any other relief as this Hon'ble court deems fit in the facts and circumstances of the case including awarding costs, in the interest of justice and equity."*

2. The petitioner is before this Court seeking consideration of the representation dated 19.08.2026 (Annexure-F to the writ petition), whereunder the petitioner has requested the respondent - Bank for regularization of the housing loan availed by the petitioner.

3. It is the contention of the learned counsel for the petitioner that in reply to the notice dated 30.07.2026 issued by the respondent - Bank under Section 13(2) of the Securitisation

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and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002[1] (Annexure-L to the writ petition), the petitioner has submitted the said reply/representation dated 19.08.2026 requesting for regularization of his account. The said reply not having been responded, the present writ petition is filed.

4. Learned counsel for the respondent - Bank, on instructions, submits that the petitioner has availed a housing loan, consequent to which, the petitioner has put up construction of a commercial complex and has let out portions of the commercial building for various commercial activities. Hence, it is the contention of the bank that the petitioner having utilized the property in question for commercial purposes, the question of regularization of a housing loan does not arise.

5. In any event, the bank having initiated measures under the provisions of the SARFAESI Act, it is open to the petitioner to avail appropriate remedies under the provisions of the said Act.

[1] Hereinafter referred to as 'SARFAESI Act'

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6. Subject to the aforementioned, the writ petition stands dismissed.

7. Pending IAs., if any, stand disposed of.

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(C.M. POONACHA)
JUDGE

ND
List No.: 1 Sl No.: 42