HC-KAR
CNR: KAHC010785652025

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. 36718 OF 2025 (GM-DRT)

BETWEEN:

M/S. REVATHI GARMENTS
REPRESENTED BY ITS PROPRIETOR
SMT.SHARADA H.R. W/O KISHAN HOLEHOSUR,
AGED ABOUT 36 YEARS, INDUSTRIALIST,
OFFICE AT 1ST FLOOR, CANARA BANK BUILDING,
R/O. 118/2, K.R.ROAD, B.T. PETROL BUNK ROAD,
BEHIND ASHOKA TALKIES, DAVANGERE-577001.

PETITIONER

(BY SRI. MARUTHI G B.,ADVOCATE)

AND:

1. THE MANAGER
   MANDIPET BRANCH,
   MANDIPET, DAVANGERE - 577001.

2. THE MANAGER
   STATE BANK OF INDIA, BSC AVENUE,
   AVK COLLEGE ROAD, DAVANGERE-577002.

RESPONDENTS

THIS WP IS FILED UNDER ARTICLES 226 AND 227 OF CONSTITUTION OF INDIA PRAYING TO A CALL FOR RECORDS PERTAINING TO THE CASE OF THE PETITIONER FROM THE RESPONDENT. B. ISSUE WRIT OF CERTIORARI OR ANY OTHER SUITABLE WRIT BY SET ASIDE THE IMPUGNED LETTER DATED

09-09-2025 BEARING NO. SBI/40108/24471148 ISSUED BY THE RESPONDENT NO.1 THE SAME IS PRODUCED AT ANNEXURE-H AND ETC,.

THIS PETITION, COMING ON FOR PRELIMINARY HEARING, 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) Call for records pertaining to the case of the petitioner from the respondent;*
>
> *b) Issue writ of certiorari or any other suitable writ by set aside the impugned letter dated 09-09-2025 bearing No.SBI/40108/24471148 issued by the respondent No.1 the same is produced at Annexure-H;*
>
> *c) Issue such other suitable writ or order or directions as this Hon'ble Courts deems fit under the circumstances of the present case including an order for costs may kindly be passed in the interest of justice and equity."*

2. It is forthcoming that in the present petition the petitioner seeks to impugn a letter dated 09.09.2025 (Annexure-H to the writ petition) issued by the respondent - Bank notifying the petitioner regarding irregularity in payment of outstanding overdue amounts. The petitioner has further

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been notified that if the default continues, proceedings under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002[1] would be taken.

3. It is clear that the proceedings under the Act have not been initiated vide the impugned letter dated 09.09.2025 (Annexure-H to the writ petition). In any event alternative remedies are available to the petitioner, if it is aggrieved by the procedure undertaken under the provisions of the Act.

4. Accordingly, the writ petition is ***dismissed***.

Digitally Signed by CHEPPUDIRA MONNAPPA POONACHA

(C.M. POONACHA)
JUDGE

PNV
List No.: 1 Sl No.: 1

[1] Hereinafter referred as to 'Act'