



W.P.Nos.1857, 1860, 1885 & 1889 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 05.02.2026

CORAM :

THE HONOURABLE MR. JUSTICE R.SURESH KUMAR
AND
THE HONOURABLE MR. JUSTICE SHAMIM AHMED

W.P.Nos.1857, 1860, 1885 & 1889 of 2026

M/s. Saravanan International
Rep. By its Proprietor C.R.Devanathan
Melmampattu Village
Kadampuliyur Post, Panrutti Taluk
Cuddalore District – 607103. .. Petitioner in
W.P.No.1857 of 2026

M/s. Radha International
Rep. By its Proprietor C.R.Selvamani
Melmampattu Village
Kadampuliyur Post, Panrutti Taluk
Cuddalore District – 607103. .. Petitioner in
W.P.No.1860 of 2026

M/s. Seetha International
Rep. By its Proprietor R.Sakthivel
Melmampattu Village
Kadampuliyur Post, Panrutti Taluk
Cuddalore District – 607103. .. Petitioner in
W.P.No.1885 of 2026

M/s. Rajeswari International
Rep. By its Proprietor R.Tamilselvi
Melmampattu Village
Kadampuliyur Post, Panrutti Taluk
Cuddalore District – 607103. .. Petitioner in
W.P.No.1889 of 2026

Vs.

1. The Chief General Manager
Reserve Bank of India
No.16, Rajaji Salai, Fort Glacis
Chennai – 600 001.



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2. The Chief Manager / Authorised Officer

Central Bank of India, Regional Office

No.54, W BLVD Road, Singarathopu

Tharanallur, Tiruchirapalli – 620 008. .. Respondents in all W.Ps

Prayer in W.P.No.1857 of 2026: Petition filed under Article 226 of the Constitution of India, seeking a writ of certiorarified mandamus, calling for the records of the second respondent in possession notice under Section 13(4) of the SARFAESI Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 dated on 29.11.2025 and quash the same and direct to the second respondent Bank to reconstruction/restructure to my CC account No.3817152070, EPC account No.1988831138, Central Bank of India, Panrutti Branch;

Prayer in W.P.No.1860 of 2026: Petition filed under Article 226 of the Constitution of India, seeking a writ of certiorarified mandamus, calling for the records of the second respondent in possession notice under Section 13(4) of the SARFAESI Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 dated on 29.11.2025 and quash the same and direct to the second respondent Bank to reconstruction/restructure to my CC account No.3817153131, EPC account No.1988830893, Central Bank of India, Panrutti Branch;

Prayer in W.P.No.1885 of 2026: Petition filed under Article 226 of the Constitution of India, seeking a writ of certiorarified mandamus, calling for the records of the second respondent in possession notice under Section 13(4) of the SARFAESI Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 dated on 29.11.2025 and quash the same and direct to the second respondent Bank to reconstruction/restructure to my CC account No.3817154431, EPC account No.1988830598, Central Bank of India, Panrutti Branch; and

Prayer in W.P.No.1889 of 2026: Petition filed under Article 226 of the Constitution of India, seeking a writ of certiorarified mandamus, calling for the records of the second respondent in possession notice under Section 13(4) of the SARFAESI Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 dated on 29.11.2025 and quash the same and direct to the second respondent Bank to reconstruction/restructure to my CC account No.3817153073, EPC account No.1988830098, Central Bank of India, Panrutti Branch.



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For the Petitioners : Mr.K.Venkatesan
in all W.Ps

COMMON ORDER

(Order of the Court was made by R.SURESH KUMAR, J.)

In all these writ petitions, possession notices issued under Rule 8(1) of the Security Interest (Enforcement) Rules, 2002¹, pursuant to the possession taken under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act Act, 2002², had been challenged.

2. As against the impugned possession notices issued under Rule 8(1) of the Rules of 2002, in view of Section 13(4) of the Act of 2002, an application could be filed under Section 17 of the said Act within a time frame by not only the borrower, but also by any other party, who is aggrieved over such notice of possession.

3. Here, in the case in hand, the present petitioners also can very well invoke Section 17 of the Act of 2002 by approaching the Debts Recovery Tribunal, which is the only statutory alternate relief available before the petitioners. Without exhausting the same or

¹ For brevity, hereinafter referred to as "the Rules of 2002".

² For brevity, hereinafter referred to as "The Act of 2002".



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invoking the same, the petitioners cannot be permitted to invoke the extraordinary jurisdiction of this Court under Article 226 of the Constitution of India, as these kind of entertaining writ petitions against the orders passed by the secured creditor, by exercising the provisions of the Act of 2002, has been many times warned by the highest Court of the land. When that being the position, the present writ petitions deserve to be dismissed.

4. As we are not inclined to entertain these writ petitions, accordingly, all these writ petitions are dismissed. However, there shall be no order as to costs. Consequently, W.M.P.Nos.1950, 1953, 1982 and 1985 of 2026 are closed.

(R.S.K., J.) (S.S.A., J.)
05.02.2026

Speaking Order/Non-Speaking Order
Neutral Citation:Yes/No
Internet:Yes/No
Index:Yes/No

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WEB COPY To:

1. The Chief General Manager
Reserve Bank of India
No.16, Rajaji Salai, Fort Glacis
Chennai – 600 001.
2. The Chief Manager / Authorised Officer
Central Bank of India, Regional Office
No.54, W BLVD Road, Singarathopu
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WEB COPY



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R. SURESH KUMAR, J.
AND
SHAMIM AHMED, J.

(drm)

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