

(SHOW CAUSE NOTICE BEFORE ADMISSION)
IN THE HIGH COURT OF ANDHRA PRADESH AT AMARAVATI
(SPECIAL ORIGINAL JURISDICTION)

THURSDAY, THE TWELFTH DAY OF FEBRUARY
TWO THOUSAND AND TWENTY SIX



:PRESENT:

THE HONOURABLE SRI JUSTICE CHEEKATI MANAVENDRANATH ROY

AND

THE HONOURABLE SRI JUSTICE VENUTHURUMALLI GOPALA KRISHNA RAO

WP NO: 4058 OF 2026

Between:

- ✓ 1. Dasari Hari Babu, S/o. Rama Rao, aged about 50 years, R/o. D.No. 13-11-27, Ward No. 28, Darsi Compound, Bapatla, Guntur District, Andhra Pradesh - 522 101.
- ✓ 2. Smt Dasari Padma, W/o. Hari Babu, aged about 45 years, R/o. D.No. 13-11-27, Ward No. 28, Darsi Compound, Bapatla, Guntur District, Andhra Pradesh - 522 101

... Petitioners

AND

1. The Reserve Bank Of India, Rep. by its Chief General Manager, 22nd Floor, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai, Maharashtra - 400 001.
2. Unity Small Finance Bank Co. Ltd, Rep. by its Authorized Officer, 2nd Floor, Vinay Bhavya Complex, CST Road, Kalina, Santacruz (East), Mumbai, Maharashtra - 400098.
3. Unity Small Finance Bank Co. Ltd, Rep. by its Branch Manager, R/o D.No. 23-9-18, Sri Rajarajeswari Nilayam, Satyanarayanapuram, Vijayawada, Andhra Pradesh - 520011.

... Respondents

WHEREAS the Petitioners above named through their Advocate Sri Vinod Kumar Pemmasani presented this Petition under Article 226 of

the Constitution of India praying that in the circumstances stated in the affidavit filed therewith, the High Court may be pleased to issue an order, direction or writ, more particularly one in the nature of writ of Mandamus, declaring the action of the 2nd respondent in invoking the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) herein referred to as the Act) and issuing proceedings under Section 13(2), demand Notice dated 14.10.2025 and 13(4) of symbolic possession Notice dated 29.01.2026, despite my loan account and asset classification being standard and without filing the particulars of transaction of creation of security interest with Central Registry which is required under Section 26-B (2) of the Act, 2002, and invoking Section 26-D of the Act, without affixing the possession Notice on the subject property as arbitrary, illegal, capricious and violative of Provisions of the Security Interest (Enforcement) Rules, 2002, devoid of principles of natural justice, violation of the provisions of Master Circular vide DOR.STR.REC.8/ 21.04.048/2024-25 dated 02.04.2024, violative of the Banking Regulation Act, 1949, violative of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, contrary to Securitization Interest (Enforcement) Rules, 2002, contrary to the law laid down by this Hon'ble Court and unconstitutional and consequently set aside all the SARFAESI, 2002, proceedings under Section 13 (2) (Demand Notice dated 10.10.2022) and Section 13(4) (symbolic possession Notice dated 29.01.2026), in respect of an extent of Ac. 2.05 Cents with ACC roofed shed bearing Door No. H.No.5-32, situated in Survey No. D.No.259-6 of Gavinivaripalem Village, Chirala Mandal, Bapatla District.

AND WHEREAS the High Court upon perusing the petition and affidavi filed herein and upon hearing the arguments of Sri Vinod Kumar Pemmasani Advocate for the Petitioners, directed issue of notice to the Respondents herein to show cause as to why this WRIT PETITION should not be admitted.

You viz:

1. The Chief General Manager, Reserve Bank of India, 22nd Floor, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai, Maharashtra - 400 001.
2. The Authorized Officer, Unity Small Finance Bank Co. Ltd, 2nd Floor, Vinay Bhavya Complex, CST Road, Kalina, Santacruz (East), Mumbai, Maharashtra - 400098.
3. The Branch Manager, Unity Small Finance Bank Co. Ltd, R/o D.No. 23-9-18, Sri Rajarajeswari Nilayam, Satyanarayanapuram, Vijayawada, Andhra Pradesh - 520011.

are be and hereby directed to show cause either appearing in person or through an advocate on or before 12.03.2026 to which date the case stands posted as to why in the circumstances set out in the petition and the affidavit filed therewith (copy enclosed) this WRIT PETITION should not be admitted.

The Court made the following: ORDER

“Notice to respondents returnable in four (04) weeks.

List the matter on 12.03.2026.”

//TRUE COPY/

SD/-A.VIJAYA BABU
DEPUTY REGISTRAR


SECTION OFFICER

To,

1. The Chief General Manager, Reserve Bank of India, 22nd Floor, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai, Maharashtra - 400 001.
2. The Authorized Officer, Unity Small Finance Bank Co. Ltd, 2nd Floor, Vinay Bhavya Complex, CST Road, Kalina, Santacruz (East), Mumbai, Maharashtra - 400098.

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3. The Branch Manager, Unity Small Finance Bank Co. Ltd, R/o D.No. 23-9-18, Sri Rajarajeswari Nilayam, Satyanarayanapuram, Vijayawada, Andhra Pradesh - 520011. (Addressee Nos.1 to 3 By RPAD – along with copy of petition and affidavit)
 4. One CC to SRI VINOD KUMAR PEMMASANI Advocate [OPUC]
 5. One spare copy

HIGH COURT

CMR,J

&

VGKR,J

DATED:12/02/2026

LIST THE MATTER ON 12.03.2026

NOTICE BEFORE ADMISSION

WP NO: 4058 OF 2026

