

[3332]

IN THE HIGH COURT OF ANDHRA PRADESH AT AMARAVATI
(SPECIAL ORIGINAL JURISDICTION)
FRIDAY, THE 24TH DAY OF JULY 2026

:PRESENT:

THE HONOURABLE SRI JUSTICE RAVI CHEEMALAPATI

WRIT PETITION NOS: 4076, 4073 & 4111 OF 2026



WRIT PETITION NO: 4076 OF 2026

Between:

Cheukuri Ramanaiah, C/o Ch.Malakondaiah Akkelagunta Sudhakar,
Aged 57 years, R/o Plot No. 508 Happy Home Apartment.
Jammalapalem. VTC. Jaladanki Sub-District, Nellore District, Andhra
Pradesh - 524223.

(Cause title amended as per Courts Order Dt. 24.07.2026 in I.A.No.2
of 2026 in Writ Petition and Affidavit)

Petitioner

AND

1. The Union of India, Rep. by its Secretary of Government Finance and Planning Department, Shastri Bhavan, New Delhi, -110001
2. The State Bank of India, Rept. By its Branch Manager, Trunk Road Branch, 24th Floor, Arya Tower, H.No. 385-2A, Grand Tunk Road Saraswathi Nagar, Ambedkar Nagar, Nellore, Nellore District, Andhra Pradesh -524003.
3. The State Bank of India, Rept. By its Branch Manager, Fathekhanpet Branch, Door. No. 23/838, Ramesh Reddy Nagar, Nellore, Nellore District, Andhra Pradesh -524003.
4. The State Bank of India, Rept. By its Branch Manager, Kavali Branch, Sub-court Street, Vaddi palem, Kavali Nellore District, Andhra Pradesh -524003.

5. The State Bank of India , Rept. By its Branch Manager Nellore Main Branch 1st Floor, D.No. 16-6-238, 2nd Street, Srinivasa agraharam Somasekara Puram, Nellore Nellore District, Andhra Pradesh -524003

Respondents

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 a direction or order, more particularly one in the nature of WRIT OF MANDAMUS assailing the action of the Respondent Authorities in not removing the bank accounts from auto debit inspite of the oral requests made to the Respondents bank authorities and interfering for Recovery of the loan amount without following due process of law as well as RBI Guidelines is illegal arbitrary, unjust &, discriminatory and violative of Articles 14,19 and 21, of the Constitution of India and consequently, direct the respondent authorities to remove the bank accounts from the auto debit and not to interfere without following due process of law.

IA NO: 1 OF 2026

Petition under Section 151 CPC is filed praying that in the circumstances stated in the grounds filed in support of the petition, the High Court may be pleased to direct the Respondent authorities to the petitioner bank accounts from auto debit, Pending disposal of WP 4076 of 2026, on the file of the High Court.

The petition coming on for hearing, upon perusing the Petition and the affidavit filed in support thereof and upon hearing the arguments of SRI MOHAMMAD NAYAB RASOOL, Advocate for the Petitioner, Additional Solicitor General of India for Respondent No.1 and of Sri S.S.N. MURTHY, Standing Counsel for the Respondent Nos.2 to 5;

WRIT PETITION NO: 4073 OF 2026

Between:

Akkelagunta Sudhakar, S/o. Unknown aged 57 years, R/o. 11-14-34-B , Arundathi Palem, Kavali, Nellore District, Andhra Pradesh- 524201.

Petitioner

AND

1. The Union of India, Rep. by its Secretary of Government Finance and planning Department, Shastri Bhavan, New Delhi,-110001
2. The State Bank of India, Rept. By its Branch Manager Ramalingapuram Branch , 1st Floor, JSR Complex, 27/1/1122, Muthukur Road Ramalingapuram, Nellore District Andhra Pradesh -524003.
3. The State Bank of India, Rept. By its Branch Manager Trunk Road Branch, 24th Floor, Arya Tower, H.No. 385-2A, Grand Tunk Road Saraswathi Nagar, Ambedkar Nagar, Nellore, Nellore District Andhra Pradesh -524003.
4. The State Bank of India, Rept. By its Branch Manager 1st Floor, JSR Complex, 27/1/1122, Muthukur Rd, Ramalinga Puram, Nellore, Andhra Pradesh 524003.

Respondents

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 a direction or order, more particularly one in the nature of WRIT OF MANDAMUS assailing the action of the Respondent Authorities in not removing the bank accounts from auto debit inspite of the oral requests made to the Respondents bank authorities and interfering for Recovery of the loan amount without following due process of law as well as RBI Guidelines is illegal arbitrary, unjust & discriminatory and violative of Articles 14,19, Article 21, of the Constitution of India and consequently, direct the respondent authorities to remove the bank accounts from the auto debit and not to interfere without following due process of law.

IA NO: 1 OF 2026

Petition under Section 151 CPC is filed praying that in the circumstances stated in the grounds filed in support of the petition, the High Court may be pleased to direct the Respondent authorities to remove the petitioner bank accounts from auto debit, Pending disposal of WP 4073 of 2026, on the file of the High Court.

The petition coming on for hearing, upon perusing the Petition and the affidavit filed in support thereof and upon hearing the arguments of SRI MOHAMMAD NAYAB RASOOL, Advocate for the Petitioner, Additional Solicitor General of India for Respondent No.1 and of Sri S.S.N. MURTHY, Standing Counsel for the Respondent Nos.2 to 5;

WRIT PETITION NO: 4111 OF 2026

Between:

Pala Padmavathi, D/o (Late) Pala Chandrashekaram, Aged 54 years, R/o Ravulakollu vari street, Opposite MRO Office , Rammurthypeta, Kavali, Nellore District, Andhra Pradesh - 524201.

Petitioner

AND

1. The Union of India, Rep. by its Secretary of Government Finance and Planning Department, Shastri Bhavan, New Delhi, -110001
2. The State Bank of India, Rept. By its Branch Manager Kavali Branch , Sub-court Street, Vaddi palem, Kavali Nellore District, Andhra Pradesh - 524003

Respondents

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 a direction or order, more particularly one in the nature of WRIT OF MANDAMUS assailing the action of the Respondent Authorities in not removing the bank accounts from auto debit inspite of the oral requests made to the Respondents bank authorities and interfering for Recovery of the loan amount without following due process of law as well as RBI Guidelines is illegal arbitrary, unjust & discriminatory and violative of Articles 14, 19, Article 21, of the Constitution of India and consequently, direct the respondent authorities to remove the bank accounts from the auto debit and not to interfere without following due process of law.

IA NO: 1 OF 2026

Petition under Section 151 CPC is filed praying that in the circumstances stated in the grounds filed in support of the petition, the High Court may be pleased to direct the Respondent authorities to remove the petitioner bank accounts from auto debit, Pending disposal of WP 4111 of 2026, on the file of the High Court.

The petition coming on for hearing, upon perusing the Petition and the affidavit filed in support thereof and upon hearing the arguments of SRI MOHAMMAD NAYAB RASOOL, Advocate for the Petitioner, Additional Solicitor General of India for Respondent No.1 and of Sri S.S.N. MURTHY, Standing Counsel for the Respondent Nos.2 to 5 and the Court made the following;

ORDER:

Registry is directed to carry out necessary amendments to the cause title.

Learned counsel for the petitioner submitted that the respondent-bank is sending agents to the petitioners house in a highhanded manner and in violation of law, accordingly, prayed to pass appropriate orders.

Learned counsel for the respondents sought time for filing counter.

It is well settled that the banks should not send any recovery agents or goons to the petitioner's house. In view of the same, as an interim measure, this Court is inclined to pass the following interim order:

"The respondent-bank is directed not to send any agents/recovery persons to the petitioner's house."

Post on 21.08.2026.

//TRUE COPY//

Sd/- L. MANJULA
ASSISTANT REGISTRAR


SECTION OFFICER

To,

1. The Secretary of Government, Union of India, Finance and Planning Department, Shastri Bhavan, New Delhi,-110001
2. The State Bank of India, Rept. By its Branch Manager Fathekhanpet Branch , Door. No. 23/838 , Ramesh Reddy Nagar, Nellore, Nellore District , Andhra Pradesh -524003.
3. The Branch Manager, State Bank of India, Kavali Branch , Sub-court Street, Vaddi palem, Kavali Nellore District , Andhra Pradesh -524003.
4. The Branch Manager, State Bank of India, Nellore Main Branch 1st Floor, D.No. 16-6-238, 2nd Street, Srinivasa agraaharam Somasekara Puram, Nellore Nellore District, Andhra Pradesh -524003
5. The Branch Manager, State Bank of India, Ramalingapuram Branch , 1st Floor, JSR Complex, 27/1/1122, Muthukur Road Ramalingapuram, Nellore District Andhra Pradesh -524003.
6. The Branch Manager, State Bank of India, Trunk Road Branch, 24th Floor, Arya Tower, H.No. 385-2A, Grand Tunk Road Saraswathi Nagar, Ambedkar Nagar, Nellore, Nellore District Andhra Pradesh -524003.
(Addressee Nos.1 to 6 by SPEED POST)
7. One CC to SRI. MOHAMMAD NAYAB RASOOL Advocate [OPUC]
8. One CC to SRI. P SARASWATHI CENTRAL GOVT COUNSEL Advocate [OPUC]
9. One CC to SRI. I KASI ANNAPURNA CENTRAL GOVERNMENT COUNSEL Advocate [OPUC]
10. One CC to Sri S.S.N. MURTHY, STANDING COUNSEL [OPUC]
11. One spare copy

Kj

HIGH COURT

RC,J

DATED:24/07/2026

POST ON 21.08.2026



ORDER

WRIT PETITION NOS: 4076, 4073 & 4111 OF 2026

DIRECTION

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