

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

THURSDAY, THE TWENTY THIRD DAY OF APRIL
TWO THOUSAND AND TWENTY SIX

:PRESENT:

THE HONOURABLE MS JUSTICE LISA GILL

AND

THE HONOURABLE SRI JUSTICE NINALA JAYASURYA

WRIT PETITION NO: 10899 OF 2026



Between:

1. Gade Bhanu Pratap Reddy, S/o. Nagi Reddy, Aged about 48 years, D.No.3-9-68, Ward No.7, Kakinada Urban, East Godavari District, Andhra Pradesh - 533 003.
2. Gade Aneesha, D/o. Bhanu Pratap Reddy, Aged about 24 years. Unmarried, D.No.3-9-68, Ward No.7, Kakinada Urban, East Godavari District, Andhra Pradesh - 533 003.
3. Gade Nikshitha Bhanu, D/o. Bhanu Pratap Reddy, Aged about 22 years. Unmarried, D.No.3-9-68, Ward No.7, Kakinada Urban, East Godavari District, Andhra Pradesh - 533 003.

...Petitioners

AND

1. Equitas Small Finance Bank Limited, Spencers Plaza, 4th Floor, Phase-II, Anna Salai, Tamilnadu State - 600 002.
2. The Equitas Small Finance Bank Limited, Kakinada Branch, Rep. by its Authorized Officer, Mr.N.Venkateswara Rao S/o. Sathyanarayana, Aged about 46 years, Authorized Officer, MIG - 180, APHB Colony, Lala Cheruvu, Rajahmundry, Andhra Pradesh - 533 101.
3. The Equitas Small Finance Bank Limited, Kakinada Branch, Kakinada, Rep. by its Chief Manager, Kakinada, East Godavari District, Andhra Pradesh - 533 001.

4. A. Purna Deepika, Advocate, Advocate Commissioner,
Rajamahendravaram, Andhra Pradesh - 533 101.

...Respondents

WHEREAS the Petitioners above named through their Advocate SRI K SUBRAHMANYAM 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 a Writ, order or direction more particularly one in the nature of Writ of Mandamus declaring the action of the respondents in putting the Residential House bearing D.No.3-9-68, Assessment No.9406, admeasuring 93-15 Square Yards or 77-88 Square Meters in Municipal Ward No.6 of Block No.3, covered under Survey No.2200, situated at Suryaraopet Sivaru, Rudrampeta, Kakinada Municipal Corporation, Kakinada Urban Mandal, East Godavari District in auction notice for sale of Immovable Property under Appendix IV-A (see proviso to Rule 8(6)) without notice to petitioners is bad, illegal and arbitrary without considering my application seeking 6 months time for discharge of Mortgage debt and consequently set aside the auction sale notice dt.24-03-2026 putting the auction sale property for auction on 27- 04-2026 and allow the above Writ Petition declaring that the SARFAESI Act, 2002 has no application as the value of the property that is brought to sale is Rs. 16,92,294/- as on 08-03-2026.

AND WHEREAS the High Court upon perusing the petition and affidavit filed herein and upon hearing the arguments of Sri K SUBRAHMANYAM 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. Equitas Small Finance Bank Limited, Spencers Plaza, 4th Floor, Phase-II, Anna Salai, Tamilnadu State - 600 002.

2. The Equitas Small Finance Bank Limited, Kakinada Branch, Rep. by its Authorized Officer, Mr.N.Venkateswara Rao S/o. Sathyanarayana, Aged about 46 years, Authorized Officer, MIG - 180, APHB Colony, Lala Cheruvu, Rajahmundry, Andhra Pradesh - 533 101.
3. The Equitas Small Finance Bank Limited, Kakinada Branch, Kakinada, Rep. by its Chief Manager, Kakinada, East Godavari District, Andhra Pradesh - 533 001.
4. A. Purna Deepika, Advocate, Advocate Commissioner, Rajamahendravaram, Andhra Pradesh - 533 101.

are be and hereby directed to show cause either appearing in person or through an Advocate, 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, on or before 30.06.2026, to which date the case stands posted for hearing.

IA NO: 1 OF 2026

Petition under Section 151 of CPC is filed praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to stay the auction notice dt.24-03-2026 of the Residential House bearing D.No.3-9-68, Assessment No.9406, admeasuring 93-15 Square Yards or 77-88 Square Meters in Municipal Ward No. 6 of Block No.3, covered under Sy.No.2200, situated at Suryaraopeta Sivaru, Rudrampeta, Kakinada Municipal Corporation, Kakinada, pending disposal of WP No. 10899 of 2026, on the file of the High Court.

The Court made the following: ORDER

Learned counsel for petitioners submits that proceedings under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (for brevity "SARFAESI Act"), in this case

are not maintainable, as the amount in question is less than Rs.20,00,000/- and respondent is not even a Housing Finance Company. Moreover, petitioners are ready and willing to discharge their entire liability in case a period of five (05) months is afforded.

Notice of motion to respondents for 30.06.2026.

Learned counsel for petitioners is permitted to take out personal notice to respondents through Speed Post with acknowledgment due and file proof of service in Registry.

Proceedings in the auction, stated to be held on 27.04.2026, be not finalized till the next date of hearing.

Sd/-U.SRIDEVI
DEPUTY REGISTRAR

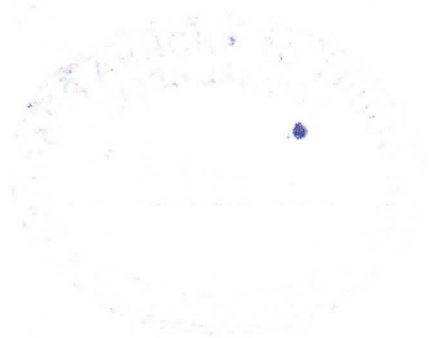

SECTION OFFICER

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To,

1. Equitas Small Finance Bank Limited, Spencers Plaza, 4th Floor, Phase-II, Anna Salai, Tamilnadu State - 600 002.
2. The Equitas Small Finance Bank Limited, Kakinada Branch, Rep. by its Authorized Officer, Mr.N.Venkateswara Rao S/o. Sathyanarayana, Aged about 46 years, Authorized Officer, MIG - 180, APHB Colony, Lala Cheruvu, Rajahmundry, Andhra Pradesh - 533 101.
3. The Equitas Small Finance Bank Limited, Kakinada Branch, Kakinada, Rep. by its Chief Manager, Kakinada, East Godavari District, Andhra Pradesh - 533 001.
4. A. Purna Deepika, Advocate, Advocate Commissioner, Rajamahendravaram, Andhra Pradesh - 533 101. **(Addressees 1 to 4 by RPAD- along with a copy of petition and affidavit)**
5. One CC to SRI. K SUBRAHMANYAM Advocate [OPUC]
6. Two spare copies



HIGH COURT

**LG,J
&
NJS,J**

DATED:23/04/2026

NOTICE BEFORE ADMISSION

WP.No.10899 of 2026

INTERIM DIRECTION

