

**IN THE HIGH COURT OF ANDHRA PRADESH AT AMARAVATI
(SPECIAL ORIGINAL JURISDICTION)**

**THURSDAY, THE SEVENTH DAY OF MAY
TWO THOUSAND AND TWENTY SIX**

: PRESENT:

**THE HONOURABLE SRI JUSTICE TARLADA RAJASEKHAR RAO
WRIT PETITION NO: 13648 OF 2026**



Between:

1. Dhanvika Infra, Represented by its Proprietor Smt. Javvadi Kalpana, D/o Javvadi Seetha Ramaiah, aged about 32 years, R/o D. No 40-9-56, Kala Nagar, Near Central Bank, Benz Circle, Vijayawada, Krishna District, Andhra Pradesh - 520010.
2. Smt. Javvadi Kalpana, D/o Javvadi Seetha Ramaiah, aged about 32 years, R/o D. No 40-9-56, Kala Nagar, Near Central Bank, Benz Circle, Vijayawada, Krishna District, Andhra Pradesh - 520010.

Petitioners

AND

1. The State Bank of India, Represented by its Authorised Signatory, The Branch Manager, State Bank of India, SARB Vijayawada, Vaishnavi Complex, Unit 5 and 6, 3rd Floor, D. No. 54-20-1B/3F/U6, Rs No. 448/2, KGO Vijayawada, Krishna District, Andhra Pradesh - 520008.
2. The State Bank of India, Represented by its Authorised Signatory, The Branch Manager, State Bank of India, SME Besant Road Branch, D. No. 27-19-42 and 27-06-106, Gravity Towers, 2nd Floor, Prakasam Road, Vijayawada, Krishna District, Andhra Pradesh - 520002.
3. The Reserve Bank of India, Represented by its Authorized Signatory, The Regional Director, Reserve Bank of India Regional Office

Vijayawada, Stalin Central, D. No 27-37-158, MG Road, Governorpet,
Vijayawada, Krishna District, Andhra Pradesh 520002.

4. The Union of India, Ministry of Finance, Rep. by its Finance Secretary,
North Block, Room No. 129-A, New Delhi - 110001.

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 an appropriate Writ, Order or Direction, more particular in the nature of Writ of Mandamus, declaring the action of the Respondents in classifying the 1st Petitioners CC Loan Account No. 43301589823 as Non Performing Asset on 31-08-2025 for vague and unsubstantiated reasons and the further action of the Fraud Monitoring Cell of the 1st Respondent in issuing Show Cause Notice dated 30-12-2025 without providing any material it has relied on to come to the conclusion that the Petitioner has diverted funds and the further action of the 1st Respondent in issuing Reply dated 11.03.2026 imputing diversion of funds to the 1st Petitioner herein without any supporting evidence herein as illegal, unlawful, arbitrary, issued without application of mind in a mechanical manner, against the laws in force, principles of natural justice and violative of the Article 14, 19(I)(g) and 21 of the Constitution of India, and consequently set aside the classification of NPA of the 1st Petitioner CC Account, set aside the show cause notice dated 30-12-2025 and set aside the reply's dated 11.03.2026.

IA NO: 1 OF 2026

Petition under Section 151 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to stay the classification of the 1st Petitioners Cash Credit Loan Account No. 43301589823 as a Non-Performing Asset, Pending disposal of WP No.13648 of 2026, on the file of the High Court.

IA NO: 2 OF 2026

Petition under Section 151 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to suspend the operation of the show cause notice dated 30-12-2025 issued by the Fraud Monitoring Cell of the 2nd Respondent, Pending disposal of WP No.13648 of 2026, on the file of the High Court.

IA NO: 3 OF 2026

Petition under Section 151 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to suspend the operation of the reply dated 11.03.2026 issued by the Respondent No.2, Pending disposal of WP No.13648 of 2026, on the file of the High Court.

IA NO: 4 OF 2026

Petition under Section 151 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to direct the Respondents not to take any coercive steps against the Petitioner, its partners and/or guarantors and secured assets, including but not limited to further measures under the SARFAESI Act, 2002, Pending disposal of WP No.13648 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 C Sumon, Advocate for the Petitioners, and of Sri S Satyanarayana Moorthy, Advocate for the Respondent Nos. 1 & 2, the Court made the following.

ORDER

There shall be interim suspension as prayed for, for a period of eight weeks and the petitioners are directed to pay EMIs regularly to the

Bank. If the petitioners are default in paying the regular EMIs, the interim suspension stands vacated automatically without further reference of the Court.

//TRUE COPY//

SD/- N.NAGAMMA
ASSISTANT REGISTRAR
SECTION OFFICER

To,

1. The Authorised Signatory, State Bank of India, The Branch Manager, State Bank of India, SARB Vijayawada, Vaishnavi Complex, Unit 5 and 6, 3rd Floor, D. No. 54-20-1B/3F/U6, Rs No. 448/2, KGO Vijayawada, Krishna District, Andhra Pradesh - 520008.
2. The Authorised Signatory, State Bank of India, The Branch Manager, State Bank of India, SME Besant Road Branch, D. No. 27-19-42 and 27-06-106, Gravity Towers, 2nd Floor, Prakasam Road, Vijayawada, Krishna District, Andhra Pradesh - 520002.
3. The Authorized Signatory, Reserve Bank of India, The Regional Director, Reserve Bank of India Regional Office Vijayawada, Stalin Central, D. No 27-37-158, MG Road, Governorpet, Vijayawada, Krishna District, Andhra Pradesh 520002.
4. The Finance Secretary, Union of India, Ministry of Finance, North Block, Room No. 129-A, New Delhi - 110001. (1 to 4 by RPAD)
5. One CC to Sri C Sumon, Advocate [OPUC]
6. One CC to Sri S Satyanarayana Moorthy, Advocate [OPUC]
7. One spare copy

HIGH COURT

TRR, J

DATED: 07/05/2026

ORDER

WP.NO.13648 OF 2026



INTERIM SUSPENSION