



**IN THE HIGH COURT OF KARNATAKA AT BENGALURU**

**DATED THIS THE 25<sup>TH</sup> DAY OF MARCH, 2026**

**PRESENT**

**THE HON'BLE MR. VIBHU BAKHRU, CHIEF JUSTICE**

**AND**

**THE HON'BLE MR. JUSTICE C.M. POONACHA**

**WRIT APPEAL NO. 31 OF 2026 (GM-RES)**

**BETWEEN:**

1. M/S RAVI PETROLEUM  
A PROPRIETOR CONCERN  
NO.39/1, SHIVAGANGA KUDUR ROAD  
GANGYAPURA, NELAMANGALA TALUK  
BENGALURU RURAL DISTRICT-562111  
SMT. T N SHANTHA KUMARI  
REP. BY GPA HOLDER  
PRESENTLY RESIDING AT NO. 129  
DEFENCE LAYOUT, VIDYARANYAPURA  
BENGALURU - 560 097

...APPELLANT

(BY SRI. RAVI B.V., ADVOCATE)

**AND:**

1. M/S INDUSIND BANK LTD.,  
REGISTERED OFFICE-2401  
GENTHIMMAYYA ROAD  
PUNE - 411 001  
REPRESENTED BY ITS  
MANAGING DIRECTOR
2. AUTHORISED OFFICER  
INDUSIND BANK LTD.,  
FINANCIAL RESTRUCTURING AND

Digitally  
signed by  
VEERENDRA  
KUMAR K M

Location:  
High Court  
of Karnataka



RECONSTRUCTION GROUP  
NO.1-10-72, 3RD FLOOR  
'ASHOKA JANARDHAN CHAMBERS'  
BEGUM PET  
HYDERABAD - 500 016

...RESPONDENTS

THIS WRIT APPEAL IS FILED UNDER SECTION 4 OF THE KARNATAKA HIGH COURT ACT, PRAYING TO a. SET ASIDE THE ORDER DATED 18.11.2025 PASSED BY THE HONBLE HIGH COURT OF KARNATAKA IN WP No. 3130/2023 (GM-RES) b. PASS SUCH OTHER ORDER/s AS DEEMS FIT BY THIS HONBLE COURT IN THE CIRCUMSTANCES OF THE CASE TO MEET THE ENDS OF JUSTICE AND EQUITY.

THIS APPEAL, COMING ON FOR PRELIMINARY HEARING, THIS DAY, JUDGMENT WAS DELIVERED THEREIN AS UNDER:

CORAM: HON'BLE MR. VIBHU BAKHRU, CHIEF JUSTICE  
and  
HON'BLE MR. JUSTICE C.M. POONACHA

**ORAL JUDGMENT**

(PER: HON'BLE MR. VIBHU BAKHRU, CHIEF JUSTICE)

1. For the reasons stated in the accompanying affidavit, IA No.2/2026 is allowed. Delay of 09 days in filing the appeal is condoned.



2. The appellant has filed this appeal impugning an order dated 18.11.2025 passed by the learned Single Judge in Writ Petition No.3130/2023 (GM-RES).

3. The appellant had filed the said writ petition, *inter alia*, praying that the respondent [**Indusind Bank**] be restrained from taking any coercive measures till his representations are decided. The appellant also prayed that directions be issued to Indusind Bank to restructure the loan borrowed by him in the light of Circulars issued by the Reserve Bank of India. Additionally, the appellant also impugned demand notice issued under Section 13 (2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [**SARFAESI Act**].

4. The learned Single Judge declined to entertain the writ petition on two grounds. First, that the issues involved disputed questions of fact; and second, that the appellant had a remedy under Section 17 of the SARFAESI Act.

5. We find no infirmity with the said decision. The appeal, is accordingly, dismissed.



6. Pending applications, if any, are also disposed of.

**Sd/-  
(VIBHU BAKHRU)  
CHIEF JUSTICE**

**Sd/-  
(C.M. POONACHA)  
JUDGE**

TSN  
List No.: 2 SI No.: 12