



IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 24TH DAY OF MARCH, 2026

BEFORE

THE HON'BLE SMT. JUSTICE LALITHA KANNEGANTI

WRIT PETITION NO. 5444 OF 2022 (GM-RES)

BETWEEN:

SRI.BETTAPPA
S/O PUTTANAYAKA,
AGED ABOUT 46 YEARS,
R/AT H.D.KOTE TALUK,
SAGARE VILLAGE
HEGGADADEVANA KOTE -571 121
MYSURU DISTRICT

...PETITIONER

(BY SRI. VINOD PRASAD, ADVOCATE)

AND:

1. M/S.MANAPURAM HOME FINANCE LTD.,
SARASWATHI PURAM BRANCH
MYSORE
REPRESENTED BY ITS
BRANCH MANAGER
2. MANAPURAM HOME FINANCE LIMITED
NEW KANTHARAJ URS ROAD,
MYSORE



REPRESENTED BY ITS
AUTHORIZED OFFICER
MR.BASAVANARJU P.,
AGED ABOUT 34 YEARS

3. THE DEPUTY COMMISSIONER AND
DISTRICT MIGISTRATE,
MYSORE DISTRICT

4. THE TAHASILDAR
SARAGURU TALUK,
SARAGURU
MYSORE -571 121

...RESPONDENTS

(BY SRI.BHARATH KESHAVAMURTHY, ADVOCATE FOR C/R1 & 2
SRI.MAHANTESH SHETTAR, AGA FOR R3 & R4)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226
AND 227 OF THE CONSTITUTION OF INDIA, PRAYING TO-
DIRECT THE RESPONDENTS TO EXTEND THE BENEFITS OF RBI
GUIDELINES, AS PER ANNEXURE-C TO THE PETITIONER AND
FURTHER DIRECT THE RESPONDENTS, TO GRANT
MORATORIUM TOWARDS THE LOAN ACCOUNT OF THE
PETITIONER IN NO.C090COLONS000005004250 AS PER
THOSE GUIDELINES WITH R1 BRANCH.

THIS PETITION, COMING ON FOR PRELIMINARY HEARING
IN 'B' GROUP, THIS DAY, ORDER WAS MADE THEREIN AS
UNDER:



CORAM: HON'BLE SMT. JUSTICE LALITHA KANNEGANTI

ORAL ORDER

The present writ petition is filed against Manapuram Home Finance Limited. In the light of the law laid down by the Hon'ble Apex Court in case of ***S.Shobha Vs. Muthoot Finance Ltd.¹***, the writ petition is not maintainable against the private finance company.

2. Accordingly, the writ petition is ***disposed of*** giving liberty to the petitioner to avail appropriate remedy in accordance with law.

i. All I.As. in this petition shall stand closed.

**SD/-
(LALITHA KANNEGANTI)
JUDGE**

MEG
List No.: 1 Sl No.: 41

¹ 2025 INSC 117