CGHC010403072026 2026:CGHC:44596

NAFR

PRIYANKA VERMA
Digitally signed by PRIYANKA VERMA
Date: 2026.10.16 13:49:42 +0530

HIGH COURT OF CHHATTISGARH AT BILASPUR

WPC No. 5284 of 2026

1 - Shobharam Nag S/o Shri D.R. Nag Aged About 40 Years Occupation - Lab Technician (Suspended - Since 16-03-2026) Anthropology And Tribal Studies, Class III Employee, Shaheed Mahendra Karma Vishwavidyalaya Bastar, Jagdalpur District Bastar Chhattisgarh

... Petitioner

versus

1 - The Regional Manager, State Bank Of India Regional Office, 1st Floor Opposite To Gayatri Mandir, Dharampura Road Jagdalpur District - Bastar Chhattisgarh

2 - The Branch Manager, State Bank Of India A.D.B. Branch, Ground Floor Opposite To Gayatri Mandir, Dharampura Road Jagdalpur District Bastar Chhattisgarh

3 - The Registrar (In-Charge) Shaheed Mahendra Karma Vishwavidyalaya Bastar, Jagdalpur, Dharampura No. 02 District Bastar Chhattisgarh

... Respondents

For Petitioner	:	Mr. Avinash K. Mishra, Advocate
For Respective Respondents	:	Mr. P.R. Patankar and Mr. Neeraj Choubey, Advocates

Hon'ble Shri Justice Amitendra Kishore Prasad

Order on Board

15/10/2026

1. The petitioner, in this Writ Petition, has prayed for the following reliefs:-

> *"10.1 That, the Hon'ble Court may kindly be pleased to call the complete record from all the respondents regarding to the case of the Petitioner*
> *10.2 That, this Hon'ble Court may kindly be pleased to quash/set aside the notice dt.19.09.2026 (Ann-P/1) per se illegal.*
> *10.3 That, this Hon'ble Court may kindly be pleased to impose Exemplary Cost upon the Respondent No.1 & 2 for non compliance of guidelines of R.B.I., for do not act according to prevailing banking law and to issue notice dt. 19.09.2026 (Ann-P/1) to give threat to the Petitioner.*
> *10.4 Any other relief may be granted by the Hon'ble Court."*

2. Learned counsel for the petitioner submits that the petitioner has obtained a personal unsecured salary-based loan and no movable or immovable property has been mortgaged or hypothecated with the Bank as security. He further submits that the notice dated 19.09.2026 proposing to classify the loan account as a Non-Performing Asset (NPA) and initiate recovery proceedings under the SARFAESI Act, 2002, is unwarranted and contrary to law. He therefore submits that the impugned notice deserves to be quashed.

3. Learned counsel for the respondents opposes the submissions made by learned counsel for the petitioner.

4. Having considered the submissions made by learned counsel for the parties, the petitioner is directed to submit an appropriate reply to the impugned notice before the concerned authorities, and in turn, the concerned authorities, particularly the Bank authorities, shall consider

the same in a pragmatic manner, in accordance with law, and pass an appropriate order. The petitioner is also at liberty to place the impugned notice and other relevant documents before respondent No. 3.

5. It is made clear that this Court has not expressed any opinion on the merits of the case.

6. With the aforesaid observations and directions, the present petition stands disposed of.

Sd/-

(Amitendra Kishore Prasad)
Judge

Priyanka