



IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 8TH DAY OF APRIL, 2026

BEFORE

THE HON'BLE SMT. JUSTICE LALITHA KANNEGANTI

WRIT PETITION NO. 6411 OF 2023 (GM-DRT)

BETWEEN:

1. SMT. M. N. KATHYAYINI
W/O K.N.PRAKASH,
AGED ABOUT 40 YEARS,
2. SRI K N PRAKASH
S/O LATE NARASIMHA PRASAD,
AGED ABOUT 46 YEARS,

BOTH ARE RESIDING AT :
R/AT DWARAKA MAYI NILAYA,
1ST MAIN, 4TH CROSS,
VISHWANNA LAYOUT,
SHANTHINAGARA,
TUMKUR - 572 102.

...PETITIONERS

(BY SRI. A M MAHESHWARAPPA.,ADVOCATE)

AND:

1. THE STATE OF KARNATAKA
DEPARTMENT OF FINANCE,
REPRESENTED BY ITS
PRINCIPAL SECRETARY,
VIDHANA SOUDHA,
BENGALURU - 560 001.
2. THE MANAGING DIRECTOR
PNB HOUSING FINANCE LIMITED,
REGD OFFICE ANTHRIKSHA BHAVAN,





NO.22, 9TH FLOOR,
KASTURBA GANDHI MARG,
NEW DELHI - 110 001.

3. THE BRANCH MANAGER
PNB HOUSING FINANCE LIMITED,
NO.5, MATHRUSRI ARCADE,
100 FEET RING ROAD,
1ST PHASE, 2ND STAGE,
BTM LAYOUT,
BENGALURU - 76.

4. THE AUTHORIZED OFFICER
PNB HOUSING FINANCE LIMITED,
NO.5, MATHRUSRI ARCADE,
100 FEET RING ROAD,
1ST PHASE, 2ND STAGE,
BTM LAYOUT, BENGALURU - 76.

...RESPONDENTS

(BY SRI. MANJUNATH.K, HCGP FOR R1;
SRI. FRANCIES XAVIER, ADVOCATE R2 TO R4)

THIS WP IS FILED UNDER ARTICLE 226 AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO QUASH THE E-AUCTION NOTICE VIDE NO. PNBHFL/PSN/BAM/FEB/FY.2022-23/06 DTD 09/02/2023 PRODUCED AT ANNEXURE-B TO THE WPDIRECT THE RESPONDENT BANK TO EXTEND THE MORATORIUM BENEFITS TO THE PETITIONERS AND ALSO DIRECT THE BANK TO FURNISH THE PROPER DETAILS OF ACCOUNTS DIRECT TO THE RESPONDENT BANK TO CLARIFY THE HIDDEN CHARGES OF RS. 4,30,706.71/- CHARGED AGAINST THE PETITIONER AND ETC.,

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 seeking the following prayers:

"Wherefore the petitioners most humbly prays that in the interest of justice this Hon'ble Court to please to:-

"a) Issue Writ of direction in the nature of Certiorari or any other writ by way of directing the respondent bank to quash E- auction notice vide No.PNBHFL/ PSN/BAN/FEB/FY:2022-23/06 dated 09.02.2023 produced at Annexure-B to the writ petition.

b) Direct the respondent bank to extend the moratorium benefits to the petitioners and also direct the bank to furnish the proper details of accounts.

c) Issue necessary direction to the respondent bank to clarify the hidden charges of Rs. 4,30,706.71/- charged against the petitioner.

d) Issue such other orders as deemed fit grant under the facts and circumstances of the case, in the interest of justice and equity."

2. One of the reliefs sought is to quash the E-Auction notice, the second relief is to extend the moratorium benefits and the third relief is to clarify the hidden charges by the Bank.

3. Learned counsel appearing for the respondent/Bank submits that the auction has not taken place, hence, there is nothing to adjudicate on that. Then coming to the second and



third reliefs, the petitioner can approach the Bank. In that view of the matter, this Court is passing the following:

ORDER

- i. Accordingly, the writ petition is ***disposed of*** giving liberty to the petitioner to approach the Bank.
- ii. All pending I.As., in the writ petition shall stand closed.

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

PKN
List No.: 1 Sl No.: 38