IN THE HIGH COURT FOR THE STATE OF TELANGANA
AT HYDERABAD
(Special Original Jurisdiction)

MONDAY, THE EIGHTH DAY OF DECEMBER
TWO THOUSAND AND TWENTY FIVE

PRESENT

THE HONOURABLE SRI JUSTICE NAGESH BHEEMAPAKA

WRIT PETITION NO: 33850 OF 2025

Between:

Rudrakshalamatam Dilip Kumar, C/o Rudrakshalamatam Vijaya Linga Swamy, Age 32 years, Occ. Job Searching R/o flat no 403, Lotus Sathvik Homes, Aditya Hills, behind hill top badminton academy, Pragathi nagar, VTC. Nizampet, Qutubullapur, Medchal - Malkajgiri District, Telangana-500090.

.....PETITIONER

AND

1. Union of India, Represent by it's Secretary, Ministry of Finance, New Delhi.
2. Reserve Bank of India (RBI), Represent by its Chief General Manager, 6, Sansad Marg, New Delhi – 110001.
3. HDFC Bank Limited, Rep by its Chief Manager, No 1/10/60/3, Suryodaya, Begumpet, Hyderabad, Telangana 500016.
4. INDUSIND Bank Limited, Rep by its Chief Manager 1-248, Upper Ground Floor, Miyapur Cross Roads, Bollaram, Telangana 500052.
5. YES BANK, Rep by its Chief Manager Ground Floor, Shop No.11, 77, NH 65, Gouthami Nagar Colony, Jawahar Colony, Chanda Nagar, Hyderabad, Telangana 500050.
6. SBI Cards and Payments Services Limited (SBI Card, Rep. by its Chief Manager, DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 121 Floor, Gurugram, HR - 122002.
7. ICICI Bank, Rep. by its Chief Manager, ICICI Bank Towers, Financial Dist, Plot No 12 Nanakramguda, Gachibowli, Hyderabad, Telangana 500032.
8. BOBCARD LIMITED, Rep by its Chief Manager 2nd to 4th Floor, Baroda House, S V Road, Jogeshwari West, Mumbai, Maharashtra, 400102.
9. KOTAK MAHINDRA BANK., Rep. by its Chief Manager, 12-6-2/219/1, JAYA COMPLEX, KUKATPALL.
10. South Indian Bank Limited, Rep. by its Chief Manager, T.B.Road, Mission Quarters, Thrissur-680001, Kerala.

11. RBL Bank, Rep. by its Chief Manager Shop no 5-4/10 and 5-4/11 Ground floor, Chanda Nagar, Hyderabad, Telangana 500050.

12. KISETSU SAISON FINANCE PRIVATE LTD., Rep. by its Chief Manager, IndiQube Lexington Tower, First Floor, Tavarekere Main Road, Tavarekere, S.G. Palya Bengaluru, Karnataka 560029.

13. BAJAJ FINANCE, Rep. by its Chief Manager, 6th, Floor, Bajaj Finserv Corporate Office, Pune-Ahmednagar Road, Viman Nagar Pune, Maharastra – 411014.

14. DBS Bank India Limited, Rep. by its Chief Manager, Ground Floor, Express Towers, Nariman Point, Mumbai - 400021.

.....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 particularly in the nature of Writ of Mandamus, declaring the action of respondent Nos. 3 to 14 in attempting to recover amounts from the petitioner in an arbitrary, illegal, and high-handed manner without following the due process of law and in blatant violation of the Reserve Bank of India Circular dated 12.08.2022 bearing No. RBI/2022-23/ 108, DOR.ORG.REC.65/21.04.158/2022-23, and further declaring the inaction of respondent No. 2 in enforcing the said Circular as unconstitutional and violative of Articles 14, 19, and 21 of the Constitution of India, and consequently direct the respondent authorities to refrain from undertaking any coercive or unlawful recovery measures against the petitioner and to strictly comply with the due process of law and the aforesaid Circular in all recovery proceedings, and further restrain respondent Nos. 3 to 14, their agents, recovery agents, executives, managers, or any person acting on their behalf from engaging in any acts of intimidation, harassment, humiliation, or intrusion into the privacy of the petitioner or his family members, referees or friends, including persistent or anonymous calls, threatening messages, or physical visits to the petitioner's premises , and further direct respondent No. 2 to enforce the said RBI Circular in letter and spirit and to initiate appropriate and stringent action against the errant officials of respondent Nos. 3 to 14 for violating legal norms, and pending disposal of the writ petition, direct the respondent Nos. 3 to 14 not to resort to any coercive measures against the petitioner except through lawful means and in strict adherence to the Circular dated 12.08.2022.

Counsel for the Petitioner : SRI BONTHU LOKESH PHANINDRA REDDY

Counsel for the Respondent No.1 : SRI N.BHUJANGA RAO, DEPUTY SOLICITOR GENERAL OF INDIA

Counsel for the Respondent Nos.2 to 6 : --

Counsel for the Respondent No.7 : SRI SUDHARSHAN NARAHARI

Counsel for the Respondent Nos.8 to 11 : --

Counsel for the Respondent No.12 : Ms. K.RAMYA

Counsel for the Respondent No.13 : Ms. ANAND MASNA

Counsel for the Respondent No.14 : Ms. R.NAVANEETHA

The Court made the following ORDER

IN THE HIGH COURT FOR THE STATE OF TELANGANA
AT HYDERABAD

THE HONOURABLE SRI JUSTICE NAGESH BHEEMAPAKA

WRIT PETITION No.33850 of 2025

08.12.2025

Between:

Rudrakshalamatam Dilip Kumar

..Petitioner

AND

Union of India,
Represented by its Secretary,
Ministry of Finance, New Delhi & 13 others

...Respondents

ORDER:

Heard Sri Bonthu Lokesh Phanindra Reddy, learned counsel for petitioner, Sri N.Bhujanga Rao, learned Deputy Solicitor General of India, for respondent No.1, Sri Sudharshan Narahari, learned counsel for respondent No.7, Ms K.Ramya, learned counsel for respondent No.12, Ms.Anand Masna, learned counsel for respondent No.13 and Ms R.Navaneetha, learned counsel for respondent No.14. Perused the record.

2. Despite service of notice, none appeared for remaining

respondents.

3. When the matter is taken up for hearing, learned counsel for petitioner submitted that the issue raised in this Writ Petition is squarely covered by the order passed by this Court in W.P.No.18913 of 2024, dated 22.08.2024 and therefore, the same order may be passed in this writ petition as well. The operative portion of the said order reads as under:

> "8. In view of the above circulars, this Court deems it appropriate to direct the respondents to ensure that the agents engaged by them for recovery of the loan amounts, shall strictly follow the guidelines and instructions issued by the Reserve Bank of India and also the judgments of the Hon'ble Supreme Court in **ICICI Bank Ltd Vs. Prakash Kaur's** case (1 supra) and **ICICI Bank Vs. Shanti Devi Sharma's** case (2 supra).
>
> 9. With the above direction, the writ petition is disposed of. No costs."

4. Learned counsel for respondent Nos.1, 7, 12, 13 and 14 have no objection.

5. Accordingly, in terms of the order passed by this Court in W.P.No.18913 of 2024, dated 22.08.2024, and for the reasons alike, this writ petition is disposed of directing the respondent authorities and their agents to scrupulously follow the guidelines/instructions issued by the Reserve Bank of India in its

Circular dated 12.08.2022 and also the judgments of Hon'ble Supreme Court in **ICICI Bank Ltd. v. Prakash Kaur'**[1]s case and **ICICI Bank v. Shanti Devi Sharma'**[2]s case, while recovering the loan amounts from the petitioner. No costs.

Pending miscellaneous applications, if any, shall stand closed.

1(2007) 2 SCC 711
2(2008) 7 SCC 532

SD/-P.C. SULEKHA DEVI
ASSISTANT REGISTRAR

//TRUE COPY//

SECTION OFFICER

To

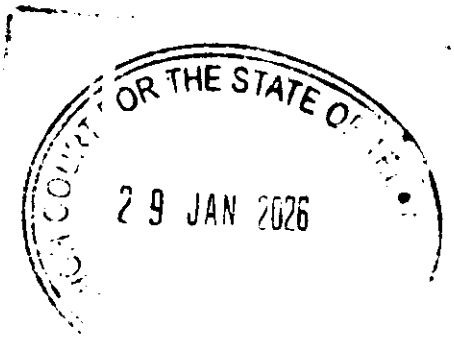
1. The Secretary, Union of India, Ministry of Finance, New Delhi.
2. The Chief General Manager, Reserve Bank of India (RBI), 6, Sansad Marg, New Delhi – 110001.
3. The Chief Manager, HDFC Bank Limited, No 1/10/60/3, Suryodaya, Begumpet, Hyderabad, Telangana 500016.
4. The Chief Manager, INDUSIND Bank Limited, 1-248, Upper Ground Floor, Miyapur Cross Roads, Bollaram, Telangana 500052.
5. The Chief Manager, YES BANK, Ground Floor, Shop No.11, 77, NH 65, Gouthami Nagar Colony, Jawahar Colony, Chanda Nagar, Hyderabad, Telangana 500050.
6. The Chief Manager, SBI Cards and Payments Services Limited (SBI Card, DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 121 Floor, Gurugram, HR - 122002.
7. The Chief Manager, ICICI Bank, ICICI Bank Towers, Financial Dist, Plot No 12 Nanakramguda, Gachibowli, Hyderabad, Telangana 500032.
8. The Chief Manager, BOBCARD LIMITED, 2nd to 4th Floor, Baroda House, S V Road, Jogeshwari West, Mumbai, Maharashtra, 400102.
9. The Chief Manager, KOTAK MAHINDRA BANK., 12-6-2/219/1, JAYA COMPLEX, KUKATPALLY.
10. The Chief Manager, South Indian Bank Limited, T.B.Road, Mission Quarters, Thrissur-680001, Kerala.
11. The Chief Manager, RBL Bank, Shop no 5-4/10 and 5-4/11 Ground floor, Chanda Nagar, Hyderabad, Telangana 500050.
12. The Chief Manager, KISETSU SAISON FINANCE PRIVATE LTD., IndiQube Lexington Tower, First Floor, Tavarekere Main Road, Tavarekere, S.G. Palya Bengaluru, Karnataka 560029.
13. The Chief Manager, BAJAJ FINANCE, 6th, Floor, Bajaj Finsery Corporate Office, Pune-Ahmednagar Road, Viman Nagar, Pune, Maharastra – 411014.
14. The Chief Manager, DBS Bank India Limited, Ground Floor, Express Towers, Nariman Point, Mumbai - 400021.
15. One CC to SRI BONTHU LOKESH PHANINDRA REDDY, Advocate [OPUC]

16. One CC to SRI N.BHUJANGA RAO, DEPUTY SOLICITOR GENERAL OF INDIA, Advocate [OPUC]
17. One CC to Ms. K.RAMYA, Advocate (OPUC)
18. One CC to Ms. ANAND MASNA, Advocate (OPUC)
19. One CC to Ms. R.NAVANEETHA, Advocate (OPUC)
20. Two CD Copies

SA
LS

HIGH COURT

DATED:08/12/2025



ORDER

WP.No.33850 of 2025

DISPOSING OF THE W.P

WITHOUT COSTS.

22 MT
29/1/26