

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

WEDNESDAY, THE TWENTY FIFTH DAY OF MARCH
TWO THOUSAND AND TWENTY SIX

PRESENT

THE HONOURABLE SRI JUSTICE NAGESH BHEEMAPAKA

WRIT PETITION NO: 6125 OF 2026

Between:

Kondeti Siva Nageswara Rao, C/o Kondeti Sambaiah, Age. 34 Years, Occ. Private Employee, R/o Plot No. 21, Haripriya Nilayam, Vayuputra Residency, Pragathi Nagar, Nizampet, Medchal - Malkajgiri, Telangana - 500090.

.....PETITIONER

AND

1. Union of India, Represent by its Secretary, Ministry of Finance, New Delhi.
2. Reserve Bank of India (RBI), Represent by its Chief General Manager, 6-1-65, Secretariat Road, Saifabad, Hyderabad - 500004.
3. SBI Cards and Payments Services Private Limited, Rep. by its Principal Nodal Officer, DLF Infinity Towers, Tower C, 10th-12th Floor, Block 2, Building 3, DLF Cyber City, Gurgaon -122002 (Haryana).
4. RBL Bank., Rep. by its Regional Nodal Officer D.No. 6-3-865, Ground Floor, Home Jupally, Opp. to Green Park Hotel, Green Lands, Hyderabad – 500016.
5. HDFC Bank Limited, Represented by its Nodal Officer 8th Floor, HDFC Bank House, Road No.1, Banjara Hills, Hyderabad - 500 034.
6. BOBCARD Limited, Rep. by its Principal Nodal Officer, 2nd Floor, Baroda House, Behind Dewan Shopping Center, S.V. Road, Jogeshwari (West), Mumbai- 400 102.
7. IDFC FIRST Bank Limited, Represented by its Nodal Officer 1-10-63/1/1, Veer Chambers, Chikoti Gardens, Begumpet, Hyderabad – 500016.
8. Axis Bank Ltd., Represented by its Nodal Officer Hyderabad Circle Office, Abhinandan Towers, 6-3-249/3, Road No.1, Banjara Hills, Hyderabad - 500034.
9. Navi Finserve Limited, Rep. by its Grievance Redressal Officer 2nd Floor, Vaishnavi Tech Square, Iballur Village, Begur Hobli, Bengaluru, Karnataka – 560102.

10. Incred Financial Services Limited, Rep. by its Principal Nodal Officer, Unit No. 1203, 12th Floor, B Wing, The Capital, Bandra Kurla Complex, Mumbai - 400051, Maharashtra.
11. Federal Bank, Rep. by its Principal Nodal Officer, Service Quality Department, Federal Towers, P.B. No 103,1 Aluva, Kerala, India, 683101
12. YES BANK, Rep. by its Principal Nodal Officer, YES BANK House, Off Western Express Highway, Santacruz East, Mumbai - 400055
13. Bajaj Finance Limited, Rep. by Its Principal Nodal Officer A-wing 2nd Floor, Mantri Business Park, Viman Nagar, Pune, Maharashtra – 411014.

.....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 13 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.CRG.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 13, 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 13 for violating legal norms, and pending disposal of the writ petition, direct the respondent Nos. 3 to 13 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 NAKKA KIRAN KASH

**Counsel for the Respondent No.1 : SMT N.V.R.RAJYALAKSHMI, SC FOR
CENTRAL GOVT**

Counsel for the Respondent Nos.2 to 5 : -

Counsel for the Respondent No.6 : SRI B.SRIHARI

Counsel for the Respondent Nos.7 & 8 : -

Counsel for the Respondent No.9 : SRI D.JAYASIMHA REDDY

Counsel for the Respondent Nos.10 & 11 : -

Counsel for the Respondent No.12 : SRI R.MANGULAL

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.6125 of 2026
25.03.2026**

Between:

Kondeti Siva Nageswara Rao

...Petitioner

AND

The Union of India,
Represented by its Secretary,
Ministry of Finance,
New Delhi & 12 others

...Respondents

ORDER:

Heard Sri Nakka Kiran Kash, learned counsel for the petitioner, Smt NVR Rajyalakshmi, learned Standing Counsel for Central Government appearing for respondent No.1, Sri B.Srihari, learned counsel appearing for respondent No.6 and Sri Damera Jayasimha Reddy, learned counsel for respondent No.9. Perused the record.

2. 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, 6 & 9 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**¹s case and **ICICI Bank v. Shanti Devi Sharma**²s case, while recovering the loan amounts from the petitioner. No costs.

¹ (2007) 2 SCC 711

² (2008) 7 SCC 532

Pending miscellaneous applications, if any, shall stand closed.

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SD/-P.PONNA KRISHNA
ASSISTANT REGISTRAR

SECTION OFFICER

To

1. The Secretary, Union of India, Ministry of Finance, New Delhi.
2. The Chief General Manager, Reserve Bank of India (RBI), 6-1-65, Secretariat Road, Saifabad, Hyderabad - 500004.
3. The Principal Nodal Officer, SBI Cards and Payments Services Private Limited, DLF Infinity Towers, Tower C, 10th-12th Floor, Block 2, Building 3, DLF Cyber City, Gurgaon -122002 (Haryana).
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10. The Principal Nodal Officer, Incred Financial Services Limited, Unit No. 1203, 12th Floor, B Wing, The Capital, Bandra Kurla Complex, Mumbai - 400051, Maharashtra.
11. The Principal Nodal Officer, Federal Bank, Service Quality Department, Federal Towers, P.B. No 103, 1 Aluva, Kerala, India, 683101.
12. The Principal Nodal Officer, YES BANK, YES BANK House, Off Western Express Highway, Santacruz East, Mumbai - 400055.
13. The Principal Nodal Officer, Bajaj Finance Limited, A-wing 2nd Floor, Mantri Business Park, Viman Nagar, Pune, Maharashtra - 411014.
14. One CC to SRI NAKKA KIRAN KASH, Advocate [OPUC]
15. One CC to SRI R.MANGULAL, Advocate [OPUC]
16. One CC to SRI B.SRIHARI, Advocate (OPUC)
17. One CC to SRI D.JAYASIMHA REDDY, Advocate (OPUC)
18. One CC to SMT N.V.R.RAJYALAKSHMI, SC FOR CENTRAL GOVT, Advocate (OPUC)
19. Two CD Copies

SA
GJP

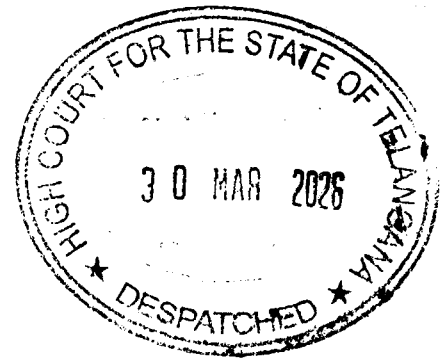
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HIGH COURT

DATED:25/03/2026

ORDER

WP.No.6125 of 2026



**DISPOSING OF THE W.P
WITHOUT COSTS.**

(20)
kpa
30/3/26