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

MONDAY, THE TWENTIETH DAY OF APRIL
TWO THOUSAND AND TWENTY SIX

PRESENT

THE HONOURABLE SRI JUSTICE NAGESH BHEEMAPAKA

WRIT PETITION NO: 12090 OF 2026

Between:

Bathika Charani, W/o. Madikanti Arjun, Aged about. 27 years, Occupation. Private Employee, R/o. H.No. 13-9-81/78, 1st Floor, P R Nagar, Near Bharat Gas Godown, Sanathnagar IE, Medchal Malkajgiri - 500 018.

.....PETITIONER

AND

1. Union of India, Represented by its Secretary Ministry of Finance, 3rd floor, Jeevan Deep Building, Sansad Marg, New Delhi-110001.
2. The Reserve Bank of India, Represented by its Chief General Manager, Office at 8th Floor, Central Office Building, Shahid Bhagat Singh Marg, Fort, Mumbai, India 400001.
3. Finnable, Represented by its Managing Director, Office at TVS Credit Services Limited, IndiQube Lakeside, 4th Floor, Municipal No. 80/2, Wing A, Bellandur Village, Varthur Hobli, Bengaluru, Karnataka, India, 560103.
4. Bajaj Finance Limited, Represented by its Managing Director, Office at 4th Floor, Bajaj Finsery Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune - 411 014.
5. Piramal Finance Limited, Represented by its Managing Director, Office at Registered Address. 601,6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (W) Mumbai MH 400070.
6. IDFC BANK, Represented by its Managing Director, Office at IDFC FIRST Bank Tower, (The Square), C-61, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra.
7. L and T Finance Limited, Rep by its Managing Director, Office at Brindavan, Plot No. 177, C S T Road, Kalina,Santacruz (East) Mumbai, Maharashtra-400098.
8. Incred Finance, Represented by its Managing Director, Office at 4th Floor, BRR Complex, Raj Bhavan Rd, near Zoi Hospitals, Nishat Bagh Colony, Begumpet, Hyderabad, Telangana 500082.

9. Muthoot Finance Ltd, Represented by its Managing Director, Office at 3-6-2/1, 2ND Floor Grandpa's Royal Mansion, Opposite TTD Kalyana Mandapam, Liberty Cross Road, Himayat Nagar, Hyderabad, Telangana 500029.
10. HDFC Bank, Represented by its Managing Director, Office at HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013.
11. Shriram Finance, Represented by its Managing Director, Office at Shriram Finance Limited, 14A, Sri towers, South Phase, Industrial Estate, Guindy Chennai - 600 032.
12. Kotak Mahindra Bank, Represented by its Managing Director, Ground Floor, Premier Building, Plot No 35, 36, 41 8642, Survey No 76, Madhapur Village, Serilingampally Mandal, Ranga Reddy District, Hyderabad - 500081.

.....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 Writ Order or Direction more particularly one in the nature of Writ of Mandamus declaring the action of the Respondent No.2 in not legitimately protecting the interest of petitioner by duly enforcing its Circular dated 12-08-2022 vide RBI/202223/ 108 DOR ORG REC 65/21 04 158/2022-23 against Respondent Nos. 3 to 12 who are resorting to high-handed measures to recover money without following the Circular dated 12-08-2022 vide RBI/202223/ 108 DOR ORG REC 65/21 04 158/202223 issued by Respondent No. 2 and Consequently direct the Respondent Nos. 3 to 12 not to take any coercive, threatening, or adverse measures whether by visiting, calling, or through any form of communication against the Petitioner (who is presently pregnant) or her family members, including her husband, and elderly in-law parents, either at their residence or place of work, without strict adherence to the due process of law and mandatory compliance with Circular No. RBI/2022-23/ 108 DOR.ORG.REC.65/21.04.158/2022-23 issued by Respondent No.2.

I.A.NO:1 OF 2026

Petition Under Section 151 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to direct Respondent Nos. 3 to 11V not to take any coercive, threatening, or adverse measures-whether by visiting, calling, or through any form of communication against the Petitioner (who is presently pregnant) or her family members. including her husband and elderly in-law parents, either at their residence or place of work, without strictly following the due process of law and ensuring mandatory compliance with

Circular No. RB1/2022-23/108 DOR.ORG.REC.65/21.04.158/2022-23 issued by Respondent No. 2, pending final disposal of the present writ petition.

Counsel for the Petitioner : SRI K.BALA NAVEEN

Counsel for the Respondent No.1 : SMT N.V.R.RAJYA LAKSHMI, STANDING COUNSEL REPRESENTING SRI N.BHUJANGA RAO, DEPUTY SOLICITOR GENERAL OF INDIA

Counsel for the Respondent Nos.2 to 12 : --

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.12090 of 2026

20.04.2026

Between:
Bathika Charani ...Petitioner

AND

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

...Respondents

ORDER:

Heard Mr.K.Bala Naveen, learned counsel for the petitioner and Smt.N.V.R.Rajya Lakshmi, learned Standing Counsel for Central Government representing Sri N.Bhujanga Rao, learned Deputy Solicitor General of India, for respondent No.1. Perused the record.

2. 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."

3. Learned Standing counsel for the respondents has no objection.

4. 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] case and **ICICI Bank v. Shanti Devi Sharma**[2] 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/- MOHD. ISMAIL
DEPUTY REGISTRAR

//TRUE COPY//

SECTION OFFICER

To

1. The Secretary, Union of India, Ministry of Finance, 3rd floor, Jeevan Deep Building, Sansad Marg, New Delhi-110001.
2. The Chief General Manager, Reserve Bank of India, Office at 8th Floor, Central Office Building, Shahid Bhagat Singh Marg, Fort, Mumbai, India

400001.

3. The Managing Director, Finnable, Office at TVS Credit Services Limited, IndiQube Lakeside, 4th Floor, Municipal No. 80/2, Wing A, Bellandur Village, Varthur Hobli, Bengaluru, Karnataka, India, 560103.
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12. The Managing Director, Kotak Mahindra Bank, Ground Floor, Premier Building, Plot No 35, 36, 41 8642, Survey No 76, Madhapur Village, Serilingampally Mandal, Ranga Reddy District, Hyderabad - 500081.
13. One CC to SRI K.BALA NAVEEN, Advocate [OPUC]
14. One CC to SRI N.BHUJANGA RAO, Deputy Solicitor General of India Advocate [OPUC]
15. Two CD Copies

SA
GJP

HIGH COURT

DATED: 20/04/2026



ORDER

WP.No.12090 of 2026

DISPOSING OF THE W.P

WITHOUT COSTS.

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29/04/2026