



**IN THE HIGH COURT OF ANDHRA PRADESH
AT AMARAVATI
(Special Original Jurisdiction)**

[3207]

THURSDAY, THE TWENTY THIRD DAY OF APRIL
TWO THOUSAND AND TWENTY SIX

PRESENT

THE HONOURABLE SRI JUSTICE BATTU DEVANAND

WRIT PETITION NO: 10829/2026

Between:

1. VIDAVALUM RAJ KUMAR,, S/O. LATE VENKATA SUBBAIAH, AGED ABOUT 34 YEARS, OCCU. UNEMPLOYED, R/O. HARA JANAWADA, GANGAVARAAM, KOVURU, S.P.S.R. NELLORE DISTRICT - 524137.

...PETITIONER

AND

1. THE STATE OF ANDHRA PRADESH, REPRESENTED BY ITS PRINCIPAL SECRETARY, HOME DEPARTMENT, SECRETARIAT, AMARAVATI, GUNTUR DISTRICT - 522503.
2. THE DIRECTOR GENERAL OF POLICE, ANDHRA PRADESH, OFFICE OF THE DGP, MANGALAGIRI, GUNTUR DISTRICT - 522503.
3. THE SUPERINTENDENT OF POLICE, S.P.S.R. NELLORE DISTRICT, NELLORE - 524001.
4. THE RESERVE BANK OF INDIA, REPRESENTED BY ITS REGIONAL DIRECTOR, ANDHRA PRADESH, 6-1-56, SECRETARIAT ROAD, SAIFABAD, HYDERABAD - 500004.
5. HDFC BANK LIMITED, REPRESENTED BY ITS MANAGING DIRECTOR, HAVING ITS REGISTERED OFFICE AT HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL (WEST), MUMBAI-400013.
6. SBI CARDS AND PAYMENT SERVICES LIMITED, REPRESENTED BY ITS MANAGING DIRECTOR, HAVING ITS REGISTERED

OFFICE AT UNIT 401-402, 4TH FLOOR, TOWER-A, DLF CYBER GREENS, DLF PHASE-III, GURUGRAM, HARYANA - 122002.

7. YES BANK LIMITED, REPRESENTED BY ITS MANAGING DIRECTOR, HAVING ITS REGISTERED OFFICE AT YES BANK HOUSE, OFF WESTERN EXPRESS HIGHWAY, SANTACRUZ EAST, MUMBAI-400055.MAHARASTRA.
8. RBL BANK LIMITED, REPRESENTED BY ITS MANAGING DIRECTOR, HAVING ITS REGISTERED OFFICE AT 1ST LINE, SHAHUPURI, KOLHAPUR - 416001, MAHARASHTRA.
9. AXIS BANK LIMITED, REPRESENTED BY ITS MANAGING DIRECTOR, HAVING ITS REGISTERED OFFICE AT AXIS HOUSE, C-,WADIA INTERNATIONAL CENTRE, PANDURANG BUDHKAR MARG, WORLI, MUMBAI - 400025.
- 10.SOCIAL WORTH TECHNOLOGIES PRIVATE LIMITED FIBE LOAN, REPRESENTED BY ITS MANAGER, HAVING ITS REGISTERED OFFICE AT UNIT NO. 404, THE CHAMBERS, VIMAN NAGAR, PUNE - 411014, MAHARASHTRA.
- 11.PREFF DREAMPLUG TECHNOLOGIES, REPRESENTED BY ITS MANAGER, HAVING ITS REGISTERED OFFICE AT 2ND FLOOR, BLOCK 2, MY HOME HUB, HITECH CITY ROAD, HITEC CITY, HYDERABAD - 500081, TELANGANA.
- 12.IDFC FIRST BANK LIMITED, REPRESENTED BY ITS MANAGING DIRECTOR, HAVING ITS REGISTERED OFFICE AT KRM TOWERS, 7TH FLOOR, NO.L, HARRINGTON ROAD, CHETPET, CHENNAI - 600031.
- 13.INDUSIND BANK LIMITED, REPRESENTED BY ITS MANAGING DIRECTOR, HAVING ITS REGISTERED OFFICE AT 2401, GENERAL THIMAYYA ROAD, (KOREGAON PARK ANNEX), PUNE-411001.

...RESPONDENT(S):

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 a Writ, Order, or Direction, particularly in the nature of Mandamus, directing the Respondent Authorities to take immediate cognizance of the complaints made by the Petitioner and initiate appropriate

action against Respondent Banks Nos. 5 to 13 and their recovery agents for their illegal and coercive recovery practices in violation of the RBI Master Circular on Fair Practices Code, to direct Respondent Banks Nos. 5 to 13 and their recovery agents to cease and desist from all forms of harassment, intimidation, threats, and coercive recovery methods forthwith, to ensure that the recovery agents of Respondent Banks Nos. 5 to 13 strictly comply with the RBI Master Circular dated 12.08.2022 and all other applicable guidelines, to award appropriate compensation to the Petitioner for the severe mental agony, harassment, and violation of his fundamental rights caused by the actions of Respondent Banks Nos. 5 to 13 and the inaction of the public authorities and to pass

IA 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 restrain Respondent Banks Nos. 5 to 13, their officers, recovery agents, representatives, or any person acting on their behalf, from making any threatening phone calls, visiting the residence of the Petitioner, or engaging in any form of intimidation, harassment, or coercive recovery action against the Petitioner, and further be pleased to direct Respondent Nos. 1 to 4 to ensure compliance with the said restraint order and to take immediate action to prevent any further harassment of the Petitioner by the recovery agents of Respondent Banks Nos. 5 to 13, and pass

Counsel for the Petitioner:

1. MOHAN RAO M

Counsel for the Respondent(S):

1. GP FOR HOME

The Court made the following:

THE HON'BLE SRI JUSTICE BATTU DEVANAND

WRIT PETITION NO.10829 of 2026

ORDER:

Heard learned counsel for the petitioner, learned counsel for the respondents and perused the material available on record.

2. In an identical circumstances, this Court by order dated 17.03.2026 in W.P.No.7435 of 2026 issued the following directions:

*"8. For the aforesaid reasons and as the procedure adopted by the respondents for recovery of loan amount from the petitioner, amounts to violation of the rights guaranteed under Articles 14 and 21 of the Constitution of India, 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. In view of the foregoing discussion, 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 adhere to the guidelines and

instructions issued by the 2nd respondent and as hold by the Hon'ble Apex Court as stated supra.

10. With the above direction, this writ petition is disposed of. There shall be no order as to costs."

3. Accordingly, by following the same, this Writ Petition is disposed of with the following direction:

Respondents are directed to ensure that the agents engaged by them for recovery of the loan amounts shall strictly adhere to the guidelines and instructions issued by the 4th respondent and as held by the Hon'ble Apex Court.

4. There shall be no order as to costs.

Miscellaneous petitions, if any pending, in this case, shall stand closed.

JUSTICE BATTU DEVANAND

Date:23.04.2026

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79

THE HON'BLE SRI JUSTICE BATTU DEVANAND

WRIT PETITION NO.10829 of 2026

Dt.23.04.2026

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