

**(SHOW CAUSE NOTICE BEFORE ADMISSION)
IN THE HIGH COURT FOR THE STATE OF TELANGANA,
AT HYDERABAD**

MONDAY ,THE TWENTY THIRD DAY OF MARCH

TWO THOUSAND AND TWENTY SIX

**:PRESENT:
THE HONOURABLE SRI JUSTICE NAGESH BHEEMAPAKA**

WRIT PETITION NO: 8481 OF 2026

Between:

Mahanandi Seshi Reddy, S/o.M.Vijaya Bhaskar Reddy.

Petitioner

AND

1. The Union of India, Rep. by it's Secretary, Ministry of Finance, New Delhi
2. The Reserve Bank of India, Rep by it's Chief General Manager Sansad Marg, New Delhi 110001.
3. SBI Cards and Payment Services Ltd., Rep by its Managing Director, Unit Nos. 3C, 3D and 3E, 3rd Floor, Queens Plaza, S.P. Road, Secunderabad-500003.
4. Yes Bank, rep. by its Branch Manager Situated at Ground Floor, Mayank Towers, Survey No. 31/2, Raj Bhavan Road, Somajiguda, Hyderabad - 500082
5. YES BANK, credit card correspondence rep by its Manager Yes Bank Tower, IFC - 2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013.
6. RBL Bank,, Rep by its Managing Director, Ground Floor, Plot No 1862 Part, Indira Nagar, Gachibowli Road, Ranga Reddy, Telangana-500032
7. HSBC BANK CARD, NESCO - IT Park Bldg. 3, 9th Floor, Nesco Complex, Western Express Highway, Goregaon (E), Mumbai - 63
8. IndusInd Bank Ltd., Rep by its Managing Director, Survey No. 166, A. S. Raju Nagar, Usha Mullapudi Road, Kukatpally, Hyderabad, Telangana - 500072.
9. IDFC First Bank Limited, Credit Card and Allied Services Division ('CCASD'), 4th Floor, Unit No 402, Plot No Gen/2/1/F, Mindspace Tower, TTC Industrial Area, MIDC Shirwane, Juinagar Navi Mumbai, Raigad, Maharashtra, 400706
10. ONE Card and BOB Bank, Rep By its Manager West Bay, Survey No. 278, Hissa No. 4/3 Pallod Farm, Phase II, Baner, Taluka Haveli Baner Gaon, Pune - 411045, Maharashtra - India

11. Axis Bank Ltd., Rep by its Managing Director, Ground Floor, Sriven Mall, Miyapur Rd, JP Nagar, CG Employees Colony, Mayuri Nagar, Miyapur, Ranga Reddy District, Telangana 500049.
12. Federal Bank, Rep by its Regional Manager 4th Floor, GVR Legend, Nagarjuna Nagar Colony, Yella Reddy Guda, Punjagutta, Hyderabad - 500073, Telangana, India
13. ICICI BANK Rep by its Managing Director ICICI Bank Towers, Financial Dist, Plot No 12 Manakramguda, Gachibowli, Rangareddy, Telangana 500032

Respondents

WHEREAS the Petitioner above named through his Advocate SRI SUBBA RAO POSANI presented this 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 appropriate writ or direction or order more particularly a writ of Mandamus. a) declaring the action of the respondent No.3-13 in high handedly, arbitrarily and illegally trying to recover the loan amounts from the petitioner by not following the circular dated 12.08.2022 vide RBI/2022- 23/ 108, DOR ORG.REC.65/21 /04/158 /2022-23 issued by respondent No.2 or any due process of law and the inaction of the respondent No.2 to legitimately protect the interest of the petitioner by duly enforcing Circular dated 12.08.2022 vide RBI/2022- 23/108, DOR CRG.REC.65/21/04/ 158/2022-23 as illegal, arbitrary and unconstitutional for violating Article 14, 19 and 21 of the Constitution of India. b) direct the respondent No.3-13 to follow the circular dated 12.08.2022 vide RBI/2022- 23/108, DOR OFG.REC.65/21/04/158/2022-23 to protect the interest of the petitioner against the respondent No.3-13. c) direct the respondent No.2 to take stringent action against the errant official of the respondent 3-13 in unlawfully , illegally, and arbitrarily taking to recover the amounts from petitioner without following the any due process of law

AND WHEREAS the High Court upon perusing the petition and affidavit filed herein and upon hearing the arguments of Sri SUBBA RAO POSANI Advocate for the Petitioner, Sri N Bhujanga Rao, deputy Solicitor General of India, for the respondent No.1, directed issue of notice to the Respondent Nos. 2 to 13, herein to show cause as to why this WRIT PETITION should not be admitted.

You viz:

1. The Chief General Manager, Reserve Bank of India, Sansad Marg, New Delhi 110001.
2. The Managing Director, SBI Cards and Payment Services Ltd, Unit Nos. 3C, 3D and 3E, 3rd Floor, Queens Plaza, S.P. Road, Secunderabad-500003.
3. The Branch Manager, Yes Bank, Situated at Ground Floor, Mayank Towers, Survey No. 31/2, Raj Bhavan Road, Somajiguda, Hyderabad – 500082.
4. The Manager, Yes Bank, credit card correspondence, Yes Bank Tower, IFC - 2, 15th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013.
5. The Managing Director, RBL Bank, Ground Floor, Plot No 1862 Part, Indira Nagar, Gachibowli Road, Ranga Reddy, Telangana-500032.

6. HSBC BANK CARD, NESCO - IT Park Bldg. 3, 9th Floor, Nesco Complex, Western Express Highway, Goregaon (E), Mumbai – 63.
7. The Managing Director, IndusInd Bank Ltd, Survey No. 166, A. S. Raju Nagar, Usha Mullapudi Road, Kukatpally, Hyderabad, Telangana - 500072.
8. IDFC First Bank Limited, Credit Card and Allied Services Division ('CCASD'). 4th Floor, Unit No 402, Plot No Gen/2/1/F, Mindspace Tower, TTC Industrial Area, MIDC Shirwane, Juinagar Navi Mumbai, Raigad, Maharashtra, 400706.
9. The Manager, ONE Card and BOB Bank, West Bay, Survey No. 278, Hissa No. 4/3 Pallod Farm, Phase II, Baner, Taluka Haveli Baner Gaon, Pune - 411045, Maharashtra – India.
10. The Managing Director, Axis Bank Ltd, Ground Floor, Sriven Mall, Miyapur Rd, JP Nagar, CG Employees Colony, Mayuri Nagar, Miyapur, Rangareddy District, Telangana 500049.
11. The Regional Manager, Federal Bank, 4th Floor, GVR Legend, Nagarjuna Nagar Colony, Yella Reddy Guda, Punjagutta, Hyderabad - 500073, Telangana, India.
12. The Managing Director, ICICI BANK, ICICI Bank Towers, Financial Dist, Plot No 12 Nanakramguda, Gachibowli, Rangareddy, Telangana 500032

are directed to show cause on or before 10.04.2026 to which date the case stands posted as to why in the circumstances set out in the petition and the affidavit filed therewith (copy enclosed) this WRIT PETITION should not be admitted.

The Court made the following: ORDER

Issue notice to respondent Nos.2 to 13.

Personal notice is permitted.

List this case on 10.04.2026

**Sd/- M.JAWAHAR REDDY
ASSISTANT REGISTRAR**

//TRUE COPY//


SECTION OFFICER

To,

1. The Chief General Manager, Reserve Bank of India, Sansad Marg, New Delhi 110001.
2. The Managing Director, SBI Cards and Payment Services Ltd, Unit Nos. 3C, 3D and 3E, 3rd Floor, Queens Plaza, S.P. Road, Secunderabad-500003.
3. The Branch Manager, Yes Bank, Situated at Ground Floor, Mayank Towers, Survey No. 31/2, Raj Bhavan Road, Somajiguda, Hyderabad – 500082.
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8. IDFC First Bank Limited, Credit Card and Allied Services Division ('CCASD'), 4th Floor, Unit No 402, Plot No Gen/2/1/F, Mindspace Tower, TTC Industrial Area, MIDC Shirwane, Juinagar Navi Mumbai, Raigad, Maharashtra, 400706.
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10. The Managing Director, Axis Bank Ltd, Ground Floor, Sriven Mall, Miyapur Rd, JP Nagar, CG Employees Colony, Mayuri Nagar, Miyapur, Ranga Reddy District, Telangana 500049.
11. The Regional Manager, Federal Bank, 4th Floor, GVR Legend, Nagarjuna Nagar Colony, Yella Reddy Guda, Punjagutta, Hyderabad - 500073, Telangana, India.
12. The Managing Director, ICICI BANK, ICICI Bank Towers, Financial Dist, Plot No 12 Nanakramguda, Gachibowli, Rangareddy, Telangana 500032 (Addressees 1 to 12 by RPAD- along with a copy of petition and memorandum of grounds)
13. One CC to SRI. SUBBA RAO POSANI Advocate [OPIJC]
14. One spare copy

HIGH COURT

NBKJ

DATED:23/03/2026

List this case on 0.04.2026

NOTICE BEFORE ADMISSION

WP.No.8481 of 2026

