

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

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

**:PRESENT:
THE HONOURABLE SRI JUSTICE NAGESH BHEEMAPAKA
WRIT PETITION NO: 8856 OF 2026**

Between:

Sri Prakash V. Menon, S/o. K.P.V. Menon, age 55 years, Occ Private Service, R/o. H.No.8-7-152/3/C4, RAghavendra Mansion, Raja Raajeshwari Nagar, HAL Colony, Old Bowenpalle, Secunderabad. Hyderabad

Petitioner

AND

1. Union of India, rep.by its Secretary, Ministry of Finance, Department of Finance Services, North Block, New Delhi- 110 001.
2. Reserve Baank of India, rep.by its Governor, Central Office Building, Shahid Bhagat Singh Road, Mumbai- 400 001
3. Trans Union CIBIL Limited, rep.by its Managing Director, One World Centre, Tower 2A, 19th Floor, Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.
4. RBL Bank Limited, rep.by its Authorized Officer, Registered office 1st Lane, Shahupuri, Kolhapur- 416001, Branch Kalina, Mumbai
5. Kotak Mahindra Bank Limited, Rep.by its Authorized Officer, Registered Office 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400 051.

Respondents

WHEREAS the Petitioner above named through his Advocate SRI T L KANTHA RAO 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 a Writ Order or direction more particularly one in the nature of writ of Mandamus, declaring the action of the respondents in treating the cyber fraud transaction as a legally recoverable Debt and in reporting the Petitioner as a defaulter to Respondent No.3, namely Trans Union, CIBIL, Limited as illegal, arbitrary, unreasonable, unconstitutional and violative of Articles 14 and 21 of the Constitution of India and contrary to the provisions of the Credit Information Companies (Regulation) Act, 2005 and the binding guidelines issued by the Reserve Bank of India, including the principle of "Zero Liability" in cases of unauthorized electronic transactions, and consequently direct the respondents to forthwith delete and remove all adverse and derogatory entries relating to the petitioner from the credit records maintained with Respondent No.3 and other credit information companies, restore the petitioner's credit score and credit history to its original position as if no such reporting had ever been made, declare the impugned transaction as a "Zero Liability Cyber Fraud" write off the entire amount and close the account with NIL liability withdraw all recovery proceedings, notices and

communications and further restore the petitioners financial credibility reputation and full access to banking and credit facilities.

AND WHEREAS the High Court upon perusing the petition and affidavit filed herein and upon hearing the arguments of SRI T L KANTHA RAO Advocate 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, takes notice for respondent No.1, directed issue of notice to the Respondents herein to show cause as to why this WRIT PETITION should not be admitted.

You viz:

1. Secretary, Ministry of Finance, Department of Finance Services, North Block, Union of India, New Delhi- 110 001.
2. Governor, Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Road, Mumbai- 400 001
3. Managing Director, Trans Union CIBIL Limited, One World Centre, Tower 2A, 19th Floor, Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.
4. Authorized Officer, RBL Bank Limited, Registered office 1st Lane, Shahupuri, Kolhapur- 416001, Branch Kalina, Mumbai
5. Authorized Officer, Kotak Mahindra Bank Limited, Registered Office 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400 051.

are directed to show cause on or before 06.04.2026 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**

Notice before Admission.

Smt N.V.R.Rajya Lakshmi, learned Standing Counsel for Central Government representing Sri N.Bhujanga Rao, learned Deputy Solicitor General of India, takes notice for respondent No.1.

Learned counsel for the petitioner is permitted to take out personal notice to respondent Nos.2 to 5 through Speed Post with Acknowledgment Due and file proof of service of the same by the next date of hearing.

List on 06.04.2026.

**SD/- L VIJAYA LAKSHMI
ASSISTANT REGISTRAR**

//TRUE COPY//


SECTION OFFICER

To,

1. Secretary, Ministry of Finance, Department of Finance Services, North Block, Union of India, New Delhi- 110 001.
2. Governor, Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Road, Mumbai- 400 001
3. Managing Director, Trans Union CIBIL Limited, One World Centre, Tower 2A, 19th Floor, Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.
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5. Authorized Officer, Kotak Mahindra Bank Limited, Registered Office 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400 051.
(RR 1 to5 by SPAD- along with a copy of petition and affidavit)
6. One CC to SRI. T L KANTHA RAO Advocate [OPUC]
7. One CC to SRI. N BHUJANGA RAO Deputy Solicitor General of India [OPUC]
8. One spare copy

HIGH COURT

NBK,J

DATED:25/03/2026

LIST ON 06.04.2026

NOTICE BEFORE ADMISSION

WP.No.8856 of 2026

