



2026:TSHC:5228
[3300]

**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: 12121 OF 2026

Between:

Smt Seethala Snehalatha, D/o. Sambaiah, Age 46 years, Occ Job Searching,
R/o. H.No.104 d block, SR fortune heights, Eswar villa road, Nizampet,
Telangana - 500090.

...PETITIONER

AND

1. Union of India, Represent by it's Secretary, Ministry of Finance, New Delhi-110001
2. Reserve Bank of India (RBI), Represent by its Chief General Manager, 6-1-65, Secretariate Road, Saifabad, Hyderabad -500004.
3. Axis Bank, Rep by its principal Nodal Officer, Hyderabad Circle office, Abhinandan Towers, 6-3-249/3, Road No.1, Banjara hills, Hyderabad -500034.
4. Bajaj finance Limited, Rep by its principal Nodal Officer, Bajaj finance limited, A- wing 2nd floor , Mantri Business park, viman nagar, Pune Maharastra - 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 4 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.ORG.REC.65/21.04.158/2022-23, and further declaring the inaction of



2026:TSHC:5228

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 4, 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 4 for violating legal norms, and pending disposal of the writ petition, direct the respondent Nos. 3 to 4 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 Praveen Bonkuri

**Counsel for the Respondent No.1 : SMT.CHILUKA SUKHAPALA,
SC FOR CENTRAL GOVT.
rep., SRI N.BHUJANGA RAO,
Dy.Solicitor General Of India**

Counsel for the Respondent No.2to4 : --

The Court made the following: ORDER



2026:TSHC:5228

**IN THE HIGH COURT FOR THE STATE OF TELANGANA
AT HYDERABAD**

THE HONOURABLE SRI JUSTICE NAGESH BHEEMAPAKA

WRIT PETITION No.12121 of 2026

20.04.2026

Between:

Seethala Snehalatha

...Petitioner

AND

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

...Respondents

ORDER:

Heard Mr.Praven Bonkuri, learned counsel for the petitioner and Smt.Chiluka Sukhapala, 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 Kaur¹** case and **ICICI Bank v. Shanti Devi Sharma²** 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

//TRUE COPY//

SD/-MOHD.ISMAIL
DEPUTY REGISTRAR

SECTION OFFICER

To,

1. The Secretary, Union of India, Ministry of Finance, New Delhi-110001
2. The Chief General Manager, Reserve Bank of India (RBI), 6-1-65, Secretariate Road, Saifabad, Hyderabad -500004.
3. The principal Nodal Officer, Axis Bank, Hyderabad Circle office, Abhinandan Towers, 6-3-249/3, Road No.1, Banjara Hills, Hyderabad -500034.
4. The principal Nodal Officer, Bajaj finance Limited, Bajaj finance limited, A-wing 2nd floor, Mantri Business park, viman nagar, Pune Maharashtra - 411014.
5. One CC to SRI PRAVEEN BONKURI, Advocate. [OPUC]
6. One CC to SRI N.BHUJANGA RAO, Deputy Solicitor General of India, High Court for the State of Telangana at Hyderabad. [OPUC]
7. Two CD Copies.

B. J.



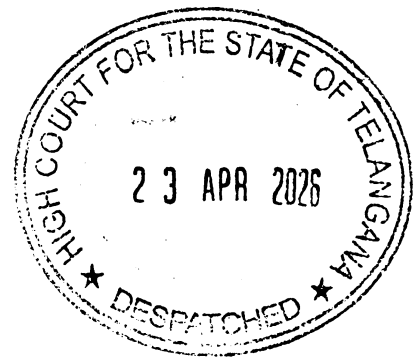
2026:TSHC:5228

HIGH COURT

DATED: 20/04/2026

ORDER

WP.No.12121 of 2026



**DISPOSING OF THE WRIT PETITION
WITHOUT COSTS**

⑨
23/04/26
h.s.