

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

THURSDAY, THE FOURTEENTH DAY OF MAY
TWO THOUSAND AND TWENTY SIX

**:PRESENT:
THE HONOURABLE SRI JUSTICE G.M. MOHIUDDIN
WP NO: 16666 OF 2026**

Between

Shaik Kareem, C/o. Shaik Peeravali

...Petitioner

AND

1. Union of India, Represent by it's Secretary, Ministry of Finance, New Delhi.
2. Reserve Bank of India (RBI), Represent by its Chief General Manager, 6-1-65, Secretariat Road, Saifabad, Hyderabad - 500004.
3. SMFG India Credit Company Limited, Rep. by its Principal Nodal Officer, Ground Floor, Embassy 247, Gandhi Nagar, LBS Marg, Vikhroli West, Mumbai - 400083
4. YES BANK, Rep by its Principal Nodal Officer, YES BANK House, Off Western Express Highway, Santacruz East, Mumbai – 400055.
5. Early Salary Services Pvt. Ltd, Rep by its Grievance Redressal Officer 404, The Chambers, Viman Nagar, Pune, 411014, Maharashtra.
6. MAS Financial Services Ltd, Rep by its Nodal Officer MAS Financial Services Limited, 6, Ground Floor Narayan Chambers, Behind Patang Hotel, Ashram Road, Ahmedabad - 380009, Gujarat.
7. Bajaj Finance Limited, Rep. by Its Principal Nodal Officer A-wing 2nd Floor, Mantri Business Park, Viman Nagar, Pune, Maharashtra – 411014.
8. RBL Bank Limited, Rep. by its Regional Nodal Officer D.No.6-3-865, Ground Floor, Home Jupally, Opp. to Green Park Hotel, Green Lands, Hyderabad – 500016.
9. Axis Bank Ltd, Represented by its Nodal Officer Hyderabad Circle Office, Abhinandan Towers, 6-3-249/3, Road No1, Banjara Hills, Hyderabad - 500034.
10. IDFC FIRST Bank, Represented by its Nodal Officer 1-10-63/1/1, Veer Chambers, Chikoti Gardens, Begumpet, Hyderabad – 500016.

11. TATA CAPITAL LIMITED, Rep. by its Principal Nodal Office, 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013.
12. Indusind Bank Limited, Rep by its Regional Nodal Officer (RNO) 1-10-72, 4th Floor, Ashok Chambers, Nalli Silks Building, Begumpet, Hyderabad - 500016.
13. Adithya Birla Capital Limited, Rep by its Principal Nodal Officer Aditya Birla Capital Limited, 10th Floor, R-Tech Park, Nirlon Complex, Goregaon, Mumbai – 400063.
14. Kotak Mahindra Bank, Rep. by its Principal Nodal Officer, Kotak Infiniti, 4th floor, Zone 1, Bldg No. 21, Infinity Park, General AK Vaidya Marg, Malad (E), Mumbai - 400097
15. Incred Financial Services Limited, Rep. by its Principal Nodal Officer, Unit No. 1203, 12th Floor, B Wing, The Capital, Bandra Kurla Complex, Mumbai - 400051, Maharashtra.

...Respondents

WHEREAS the Petitioner above named through his Advocate M/s. BONTHU LOKESH 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 an appropriate Writ, Order, or Direction, more particularly in the nature of Writ of Mandamus, declaring the action of respondent Nos.3 to 15 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 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 15, 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 15 for violating legal norms, and pending disposal of the writ petition, direct the respondent Nos.3 to 15 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.

AND WHEREAS the High Court upon perusing the petition and affidavit filed herein and upon hearing the arguments of M/s. BONTHU LOKESH Advocate for the Petitioner and Sri. N. Bhujanga Rao, learned Deputy Solicitor General of India, who takes notice for respondent No.1, directed issue notice to the Respondent Nos.2 to 15 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 (RBI), 6-1-65, Secretariat Road, Saifabad, Hyderabad - 500004.
2. The Principal Nodal Officer, SMFG India Credit Company Limited, Ground Floor, Embassy 247, Gandhi Nagar, LBS Marg, Vikhroli West, Mumbai - 400083
3. The Principal Nodal Officer, YES BANK, YES BANK House, Off Western Express Highway, Santacruz East, Mumbai - 400055.
4. The Grievance Redressal Officer, Early Salary Services Pvt. Ltd, 404, The Chambers, Viman Nagar, Pune, 411014, Maharashtra.
5. The Nodal Officer, MAS Financial Services Ltd, MAS Financial Services Limited, 6, Ground Floor Narayan Chambers, Behind Patang Hotel, Ashram Road, Ahmedabad - 380009, Gujarat.
6. The Principal Nodal Officer, Bajaj Finance Limited, A-wing 2nd Floor, Mantri Business Park, Viman Nagar, Pune, Maharashtra - 411014.
7. The Regional Nodal Officer, RBL Bank Limited, D.No.6-3-865, Ground Floor, Home Jupally, Opp. to Green Park Hotel, Green Lands, Hyderabad - 500016.
8. The Nodal Officer, Axis Bank Ltd, Hyderabad Circle Office, Abhinandan Towers, 6-3-249/3, Road No1, Banjara Hills, Hyderabad - 500034.
9. The Nodal Officer, IDFC FIRST Bank, 1-10-63/1/1, Veer Chambers, Chikoti Gardens, Begumpet, Hyderabad - 500016.
10. The Principal Nodal Office, TATA CAPITAL LIMITED, 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013.
11. The Regional Nodal Officer (RNO) Indusind Bank Limited, 1-10-72, 4th Floor, Ashok Chambers, Nalli Silks Building, Begumpet, Hyderabad - 500016.
12. The Principal Nodal Officer, Aditya Birla Capital Limited, 10th Floor, R-Tech Park, Nirlon Complex, Goregaon, Mumbai - 400063.
13. The Principal Nodal Officer, Kotak Mahindra Bank, Kotak Infiniti, 4th floor, Zone 1, Bldg No. 21, Infinity Park, General AK Vaidya Marg, Malad (E), Mumbai - 400097
14. The Principal Nodal Officer, Incred Financial Services Limited, Unit No.1203, 12th Floor, B Wing, The Capital, Bandra Kurla Complex, Mumbai - 400051, Maharashtra.

are directed to show cause on or before 17-06-2026 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:

Mr. N. Bhujanga Rao, learned Deputy Solicitor General of India takes notice for respondent No.1-Union of India and seeks time to get instructions in the matter.

Issue notice to the respondent Nos.2 to 15.

The learned counsel for the petitioner is permitted to take out personal notice to the respondent Nos.2 to 15 by Speed Post with Acknowledgement Due and file proof of service in the Registry.

The learned counsel for the petitioner submits that the matter is squarely covered by the order of this Court dated 25.04.2024 passed in W.P.No.5200 of 2024.

Having regard to the said submission of the learned counsel for the petitioner that the procedure adopted by the respondents concerned 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 in Circular No.RBI/2022-23/108 (DOR.ORG.REC.65/21.04.158/2022-23), dated 12.08.2022 and also the judgments of the Hon'ble Supreme Court in *ICICI Bank Ltd. Vs. Prakash Kaur and others* reported in (2007) 2 SCC 711 and *ICICI Bank Vs. Shanti Devi Sharma and others* reported in (2008) 7 SCC 532.

List on 17.06.2026.

Sd/- AHMAD ABDULLA KHAN
ASSISTANT REGISTRAR

//TRUE COPY//


SECTION OFFICER

To,

1. The Secretary, Ministry of Finance, Union of India, New Delhi (**by SPAD**)
2. The Chief General Manager, Reserve Bank of India (RBI), 6-1-65, Secretariat Road, Saifabad, Hyderabad - 500004.
3. The Principal Nodal Officer, SMFG India Credit Company Limited, Ground Floor, Embassy 247, Gandhi Nagar, LBS Marg, Vikhroli West, Mumbai - 400083
4. The Principal Nodal Officer, YES BANK, YES BANK House, Off Western Express Highway, Santacruz East, Mumbai -- 400055.
5. The Grievance Redressal Officer, Early Salary Services Pvt. Ltd, 404, The Chambers, Viman Nagar, Pune, 411014, Maharashtra.
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14. The Principal Nodal Officer, Kotak Mahindra Bank, Kotak Infiniti, 4th floor, Zone 1, Bldg No. 21, Infinity Park, General AK Vaidya Marg, Malad (E), Mumbai - 400097
15. The Principal Nodal Officer, Incred Financial Services Limited, Unit No.1203, 12th Floor, B Wing, The Capital, Bandra Kurla Complex, Mumbai - 400051, Maharashtra **[RR 2 to 15 by SPAD along with a copy of petition and affidavit].**
16. One CC to M/s. BONTHU LOKESH, Advocate [OPUC].
17. One CC to SRI. N. BHUJANGA RAO (DEPUTY SOLICITOR GENERAL OF INDIA) Advocate [OPUC].
18. One spare copy

HIGH COURT

GMM,J

DATED: 14-05-2026

LIST ON 17.06.2026

NOTICE BEFORE ADMISSION

WP.No.16666 of 2026

DIRECTION

