

(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: 16668 OF 2026**

**Between**

KANDAKATTLA SAMBASIVARAO, S/o Apparao

**Petitioner**

**AND**

1. Union of India, Represent by its 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. RBL Bank Limited, Rep by its Regional Nodal Officer DNo 6-3-865 Ground Floor Home Jupally Opp to Green Park Hotel Green Lands Hyderabad - 500016
4. SBI Cards and Payments Services Private Limited, Rep by its Principal Nodal Officer DLF In4finity Towers Tower C 10th-12th Floor Block 2 Building 3 DLF Cyber City Gurgaon -122002 Haryana
5. BOBCARD Limited, Rep by its Principal Nodal Officer 2nd Floor Baroda House Behind Dewan Shopping Center SV Road Jogeshwari West Mumbai- 400 102
6. Indusind Bank Limited, Rep by its Regional Nodal Officer RNO 1-10-72 4th Floor Ashok Chambers Nalli Silks Building Begumpet Hyderabad - 500016
7. Karur Vysya Bank Limited, Rep by its Grievance Officer The Karur Vysya Bank Ltd Regd 86 Central Office No 20 Erode Road Vadivel Nagar LNS Karur
8. Axis Bank, Rep by its Nodal Officer Axis Bank Ltd Hyderabad Circle Office Abhinandan T 6-3-249/3 Road No1 Banjara Hills Hyderabad - 500
9. Poonawalla Fincorp Limited, Rep by its Principal Nodal Officer 201 and 202 2nd floor AP81 Koregaon Park Ann Mundhwa Pune - 411036
10. Hero Fincorp Limited, Rep by its Regional Officer Mid Town Building Regus First Floor Road No 1 Banjara Hills Hyderabad Telangana - 500034
11. Navi Finsery Limited, Rep by its Grievance Redressal Officer 2nd Floor Vaishnavi Tech Square Iballur Village Begur Hobli Bengaluru Karnataka - 560102

**Respondents**

WHEREAS the Petitioner above named through his Advocate SRI BONTHU LOKESH PHANINDRA REDDY 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 11 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 12082022 bearing No RBI/2022-23/108 DORORGREC65/2104158/202223 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 11 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 11 for violating legal norms and pending disposal of the writ petition direct the respondent Nos.3 to 11 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 memorandum of grounds filed herein and upon hearing the arguments of Sri BONTHU LOKESH PHANINDRA REDDY, 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 11, 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 Regional Nodal Officer, RBL Bank Limited, D.No 6-3-865 Ground Floor Home Jupally Opp to Green Park Hotel Green Lands Hyderabad - 500016
3. The Principal Nodal Officer, SBI Cards and Payments Services Private Limited, DLF In4finity Towers Tower C 10th-12th Floor Block 2 Building 3 DLF Cyber City Gurgaon -122002 Haryana
4. The Principal Nodal Officer, BOBCARD Limited, 2nd Floor Baroda House Behind Dewan Shopping Center SV Road Jogeshwari West Mumbai- 400 102
5. The Regional Nodal Officer, Indusind Bank Limited, RNO 1-10-72 4th Floor Ashok Chambers Nalli Silks Building Begumpet Hyderabad - 500016
6. The Grievance Officer, Karur Vysya Bank Ltd. Regd No.86, Central Office No.20 Erode Road Vadivel Nagar LNS Karur.
7. The Nodal Officer, Axis Bank, Axis Bank Ltd Hyderabad Circle Office Abhinandan T 6-3-249/3 Road No1 Banjara Hills Hyderabad - 500034
8. The Principal Nodal Officer, Poonawalla Fincorp Limited, 201 and 202 2nd floor AP81 Koregaon Park Ann Mundhwa Pune - 411036
9. The Regional Officer, Hero Fincorp Limited, Mid Town Building Regus First Floor Road No 1 Banjara Hills Hyderabad Telangana - 500034
10. The Grievance Redressal Officer, Navi Finsery Limited, 2nd Floor Vaishnavi Tech Square Iballur Village Begur Hobli Bengaluru Karnataka - 560102

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 11.

The learned counsel for the petitioner is permitted to take out personal notice to the respondent Nos.2 to 11 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 dated (DOR.ORG.REC.65/21.04.158/2022-23), 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, Union of India, Ministry of Finance New Delhi.[By SPAD]
2. The Chief General Manager, Reserve Bank of India RBI. 6-1-65 Secretariat Road Saifabad Hyderabad - 500004
3. 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
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11. The Grievance Redressal Officer, Navi Finsery Limited, 2nd Floor Vaishnavi Tech Square Iballur Village Begur Hobli Bengaluru Karnataka - 560102  
[Addresses 2 to 11 by SPAD-along with a copy of petition and affidavit]
12. One CC to Sri BONTU LOKESH PHANINDRA REDDY, Advocate [OPUC]
13. Two CCs to Sri N.BHUVANGA RAO, Deputy Solicitor General of India Advocate [OUT]
14. One spare copy

**HIGH COURT**

**GMM, J**

**DATED: 14-05-2026**



**LIST ON 17-06-2026**

**NOTICE BEFORE ADMISSION**

**WP.No.16668 of 2026**

**DIRECTION**