

**HIGH COURT FOR THE STATE OF TELANGANA AT HYDERABAD
(Special Original Jurisdiction)**

FRIDAY, THE TWENTY FOURTH DAY OF OCTOBER
TWO THOUSAND AND TWENTY FIVE

PRESENT

THE HONOURABLE SRI JUSTICE NAGESH BHEEMAPAKA

WRIT PETITION NO: 25057 OF 2025

Between:

1. Puli Monika, D/o. Meesam Mallesh, Aged 52 years, Occ. Milk Vendor, Permanent Address R/o. 1-7-1022/25/2, Ambedkarnagar, Ramnagar, Zamistanpur, Musheerabad, TG- 500020.
2. Meesam Ravi Kumar, S/o. Meesam Mallesh, Aged 58 years, Occ. Milk Vendor, R/o. 1-7-1022/25/2, Ambedkarnagar, Ramnagar, Zamistanpur, Musheerabad, TG- 500020.

...PETITIONERS

AND

1. The Union of India, Rep. by its Secretary, Ministry of Finance, New Delhi.
2. The Reserve Bank of India, Rep. by its Chief General Manager 6-1-56, Secretariat Road, Saifabad, Khairatabad, Hyderabad, Telangana-500004.
3. Shriram Finance, Rep. by its Authorized Signatory, 14A Sri Towers, South Phase, Industrial Estate, Guindy, Chennai-600032.
4. NeoGrowth Credit Private Limited, Private Limited, Rep. by its Manager Times Square, Tower E, 9th Floor, Andheri-Kurla Road, Marol, Andheri East, Mumbai- 400059.
5. Bajaj Finserv, Rep. by its Manager 4th Floor Bajaj Finserv Corporate Office, Off pune- Ahmednagar Road, Viman Nagar Pune-411014.
6. Paytm One 97 Communications Ltd, One Skymark, Floor No. 6th to 22nd, Tower-D, Plot No.H-10B, Sector-98, Noida-201304.

...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 a Writ, Order or Direction, more particularly one in the nature of a Writ of Mandamus declaring the action of the Respondent Nos.3 to 6 in sending recovery agents to the Shop and residence of the Petitioners and threatening them and their family with dire consequences, if loans are not repaid as illegal,

arbitrary and against Article 14, 19 and 21 of the Constitution of India and consequently to direct the Respondent Nos. 3 to 6 to forthwith stop sending recovery agents to the Petitioner's shop and residence and follow procedure as contemplated by law to recover any loans that may be due to the them.

IA NO: 1 OF 2025

Petition under Section 151 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to direct the Respondent Nos.3 to 6 to forthwith stop sending recovery agents to the Petitioner's shop and residence pending disposal of main Writ Petition.

Counsel for the Petitioner : SRI N.VISHNU VARDHAN REDDY

**Counsel for the Respondent No.1&2 : SRI K.V.RAMA RAO, rep.,
SRI N.BHUJANGA RAO, DY.SOLICITOR GENERAL OF INDIA**

Counsel for the Respondent No.3 : SRI N.SRIKANTH GOUD

Counsel for the Respondent No.4 : SRI V.SANTOSH

Counsel for the Respondent No.5 : R.MANJULAL

The Court made the following: ORDER

THE HON'BLE SRI JUSTICE NAGESH BHEEMAPAKA**WRIT PETITION No. 25057 of 2025****ORDER:**

The petitioners are aggrieved by the action of respondents No.3 to 6 in sending recovery agents to their Shop and residence and threatening with dire consequences if the loans are not repaid by the petitioners.

2. Heard Mr. N. Vishnuvardhan Reddy, learned counsel for the petitioners. Except for the respondent No.1-Union of India, none appeared for the other respondents though notice was served.

3. Learned counsel for the petitioners places the Order dated 27.09.2024 passed by a coordinate Bench of this Court in W.P.No.23697 of 2024, wherein this Court, by referring to the judgments of Hon'ble Supreme Court in **ICICI Bank Ltd vs. Prakash Kaur¹**, and **ICICI Bank vs. Shanti Devi Sharma²**, directed as follows:

"9. For the aforesaid reasons and as the procedure adopted by the respondent Nos.3 to 17 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 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).

4. Considering the submissions made, this writ petition is disposed of in terms of the Order dated 27.09.2024 in W.P.No.23697 of 2024. No costs. Miscellaneous petitions pending, if any, shall stand closed.

¹(2007) 2 SCC 711
²(2008) 7 SCC 532

SD/-P. PONNA KRISHNA
ASSISTANT REGISTRAR

//TRUE COPY//

SECTION OFFICER

To,

1. The Secretary, Union of India, Ministry of Finance, New Delhi.
2. The Chief General Manager, Reserve Bank of India, 6-1-56, Secretariat Road, Saifabad, Khairatabad, Hyderabad, Telangana-500004.
3. One CC to SRI N.VISHNU VARDHAN REDDY, Advocate. [OPUC]

- 7
4. One CC to SRI N.BHUVANGA RAO, Deputy Solicitor General of India, High Court for the State of Telangana at Hyderabad. [OPUC]
 5. One CC to SRI V.SRIKANTH GOUD, Advocate. [OPUC]
 6. One CC to SRI V.SANTOSH, Advocate. [OPUC]
 7. One CC to SRI R.MANJULAL, Advocate. [OPUC]
 8. Two CD Copies.

BSK

BS

[Signature]

HIGH COURT

DATED:24/10/2025

ORDER

WP.No.25057 of 2025



**DISPOSING OF THE WRIT PETITION
WITHOUT COSTS**

(10)
lps
18/11/25