



HIGH COURT OF JUDICATURE AT ALLAHABAD

WRIT - C No. - 31595 of 2026

Vallabhi Yadav And Another

.....Petitioner(s)

Versus

Nirdeshak/Prabhandhak Leverage Edu And 5
Others

.....Respondent(s)

Counsel for Petitioner(s)	:	In Person, Praveen Kumar
Counsel for Respondent(s)	:	Abhinav Gaur, C.S.C.

Court No. - 5

**HON'BLE PRAKASH PADIA, J.
HON'BLE VIVEK SARAN, J.**

1. It is submitted by Sri Praveen Kumar, learned counsel appearing as Amicus in the matter, that the petitioner no. 1 was desirous of seeking education overseas and during her online search for a desired College/School, she was contacted by the personnel of the Leverage Education intimating that they would be extending such services like getting in touch with appropriate educational institution overseas for the education of the petitioner no. 1 and would also facilitate arrangement of funds, so required for the purpose of fee etc.

2. On such assurance of service, the petitioner no. 1 - Vallabhi Yadav agreed and thereafter, the respondent no. 2 came into touch with petitioner no. 1 as a Counselor for getting the petitioner no. 1 in her pursuit to study overseas both in terms of finding educational institutions and funds. The petitioner no. 1 also made available the services of respondent no. 3/Manager, Techfino Capital Private Limited and respondent no. 4/Manager, Unit No. 404, The Chambers, Samrat Chauk, Ganpati Mandir ke pass, Viman Nagar Road, Pune, Maharashtra - 411014, for providing loan facilities.

3. It is submitted that on assurance from the side of the respondent no. 1 - Director/Manager, Leverage Education, the petitioner availed the loan through web links and acceptance through OTP from respondent nos. 3 and 4. He further submits that inspite of best efforts, the petitioner no. 1 was not able to get an appropriate education institution for the academic

session and thus, requested the respondent nos. 1 and 2 to get the loan facility cancelled, as it had become meaningless. On such a request, the respondent nos. 1 and 2 assured that the loan facility would be withdrawn after deducting consultancy charges etc. However, to the surprise of the petitioner, the loan extended by the respondent nos. 3 and 4, at the behest of respondent no. 1, was not cancelled. Since the installments of the repayment of loan was to be deducted from the account of father of the petitioner no. 1, i.e. the petitioner no. 2, who was a salaried person, he made a request for 'stop payment' to his banker, State Bank of India, which was linked for the purpose of repayment of loan to the respondent nos. 3 and 4. Thereafter, the loan was cancelled but because of the default on account of 'stop payment', the loan perhaps was marked as 'bad debt' in the system. Consequently, because of such an event, the CIBIL score of the petitioner no. 2, at the time when the petitioner no. 1 contacted the respondent no. 1, which was 900 slid to 681 and now because of the poor CIBIL score, the petitioner no. 2 is finding it difficult to arrange finance for further studies of the petitioner no. 1 by availing any educational loan.

4. This Court on 11.08.2026 had issued notices to the respondents. As per office report dated 01.09.2026, the notices have been delivered to all the respondents, as per tracking report.

5. Today, Sri Abhinav Gaur has put in appearance on behalf of respondent no. 1. However, none appeared for the remaining respondent nos. 2 to 5.

6. Since the matter is relating to such activities, which are existing in public domain and affects the public at large and it is an open truth that service providers often make calls and send text messages to those who have searched certain online contents and take consent online through OTP or by sharing web links, therefore, we are of the prima-facie opinion that such an issue need to be addressed vis-a-vis the merits of the matter.

7. As the respondent nos. 2, 3 and 4 have not been represented, although, served, thus, the Registrar (Compliance) is directed as follows:-

(i) to get the notice served upon respondent no. 2 through Chief Judicial Magistrate, Gautam Budh Nagar.

(ii) to send notice to the Registrar General of High Court of Karnataka with a request to get the notice served upon the respondent no. 3 through some process server.

(iii) to send notice to the Registrar General of High Court of Bombay (Maharashtra) with a request to get the notice served upon the respondent no. 4 through some process server.

8. Office is directed to furnish copies of notices to the Registrar (Compliance) within three days.

9. Learned Amicus is also permitted to serve a notice to the counsel, who usually appears for the Reserve Bank of India before this Court, within three days, who is also granted two weeks' time to seek the instructions in the matter.

10. All the respondents including respondent no. 6 i.e. State of U.P. are granted two weeks' time to file their respective response/counter affidavit in the matter.

11. List this matter on 13.10.2026 along with fresh office report. It is made clear that the the matter will be taken up at 2.00 p.m.

(Vivek Saran,J.) (Prakash Padia,J.)

September 16, 2026

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