

(2025) 03 DEL CK 0995

In the Delhi High Court

Case No : Writ Petition (C) No. 2878 Of 2025 & Civil Miscellaneous Petition No. 13722 Of 2025

Dr. Mohd Shoeb Ali

APPELLANT

Vs

Banking Ombudsman & Ors

RESPONDENT

Date of Decision : 06-03-2025

Acts Referred:

Citation : (2025) 03 DEL CK 0995

Hon'ble Judges : Manoj Jain, J

Bench : Single Bench

Advocate : Fahim Khan, Somayya Ali, Tabish Kamal, A.H. Khan, Ramesh Babu, Santosh Kumar Rout, Dharna Veragi, B.N. Mishra, Shilpa Chaurasia, Pritam Patra, Neeraj, Vedansh Anand, Sachin Saraswat

Final Decision : Disposed Of

Judgement

Manoj Jain, J

1. Petitioner reported a case of cyber fraud involving his bank account to his bank i.e. Punjab National Bank/respondent No.3. Such complaint was made by him on 20.11.2024.
2. Since there was no decision with respect to his such complaint, petitioner escalated his complaint by lodging his grievance with RBI Ombudsman on 26.12.2024.
3. According to petitioner, thereafter, he received one communication from PNB on 07.01.2025 whereby he was informed that his complaint had been rejected on 07.01.2025. He submits that since the complaint has already been lodged with the Banking Ombudsman, the abovesaid fact about rejection of his complaint must be also in the knowledge of Banking Ombudsman.
4. The grievance in the present writ petition seems limited to the effect that such complaint has yet not been decided by Banking Ombudsman.

5. However, during course of arguments, learned counsel for petitioner submitted that he would be satisfied if there is some direction to Banking Ombudsman to decide the complaint of petitioner in a time-bound manner.
6. Learned counsel for the petitioner submits that in order to avoid any complication or confusion, solely due to the fact that the rejection is subsequent to his complaint lodged with Banking Ombudsman, the present writ petition may rather be treated as a representation to Banking Ombudsman and the same be directed to be decided in a time-bound manner.
7. Mr. Ramesh Babu, learned counsel for RBI is present in Court. He submits that he has no instructions in the present matter. However, at the same time, he submits that he would convey any directions given by this Court to the concerned Authority.
8. In view of the above, without prejudice to the rights and contentions of the parties and without making any observation with respect to the merits of the case as such, the present petition is disposed of with request to Banking Ombudsman to consider the present writ petition as a representation and to decide the same as expeditiously as possible, preferably, within a period of eight weeks from today.
9. Needless to say, in case, petitioner is aggrieved by the outcome of his such representation, he would be at liberty to take recourse to any action, as permissible under law.
10. A copy of this order be sent to Banking Ombudsman by Registry.
11. A copy of this order be also given dasti under the signatures of Court Master.
12. The petition along with the pending applications stand disposed of.