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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

CNR No. DLHC010003912024

+ **W.P.(C) 307/2024 & CM APPL. 1411/2024**

RAJ KUMAR

.....Petitioner

Through: Mr. Mudit Talesara, Adv.

versus

RAJ KUMAR & ORS.

.....Respondent

Through: Mr. Vipul Agrawal (Sr. Standing Counsel); Mr. Gaoraang Ranjan, Ms. Harshita Kotru, Adv. for R-2&3
Mr. Manu Beri, Mr. Prateek Kasliwal, Mr. Raunek Raheja, Adv. for R 5

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

06.08.2026

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1. This is a writ petition filed under Article 226 of the Constitution of India seeking the following prayers :-

“a) Issue a Writ of Certiorari or any other appropriate writ in the nature of order or direction thereby quashing and setting aside CIBIL report qua PAN number CACPK7266E and /or

b) Issue a Writ of Mandamus or any other appropriate writ thereby directing to issue a fresh PAN number to the Petitioner and...”

2. The brief facts of the case are that the petitioner, a Delhi Police Constable was allotted PAN No. CACPK7266E by the Income Tax Department in 2011, which was duly linked with his Aadhaar. In September 2023, when the petitioner applied for a personal loan from



Axis Bank, his application was rejected on account of an adverse CIBIL score. Upon inquiry, the petitioner discovered that respondent No. 1, another person having the same name and date of birth, had been inadvertently allotted the same PAN number and had availed several loans and four credit cards using the said PAN.

3. Consequently, respondent No. 1's loan and credit-card transactions, including defaults in repayment, were reflected in the petitioner's CIBIL report, adversely affecting his creditworthiness and resulting in denial of financial facilities.
4. Since the petitioner had taken some loans and has cleared his loan obligations, there was absolutely no reason for the CIBIL score of the petitioner to be adversely affected.
5. The petitioner approached the PM Portal and other authorities seeking rectification. On 19.06.2023, the Income Tax Department acknowledged that the PAN had been used by two individuals and informed that respondent No. 1 had subsequently been allotted a different PAN, while the petitioner's PAN had been retained. However, despite a subsequent complaint to CIBIL on 27.10.2023, the erroneous banking and credit information pertaining to respondent No. 1 continued to remain reflected in the petitioner's CIBIL report.
6. Mr. Ranjan, learned counsel appearing for Mr. Vipul Aggarwal, learned senior standing counsel for respondent Nos. 2 and 3, states that respondent Nos. 2 and 3 have already done the needful by issuing a fresh PAN Card to respondent No. 1.
7. However, from the facts narrated above, it is clear that respondent No. 1 continues to use the PAN Card having the same number as that of



the petitioner and in case a direction is issued to respondent Nos. 2 and 3 to cancel the earlier PAN Card of the petitioner bearing No. CACPK7266E, the petitioner's PAN Card would also get cancelled.

8. In this view of the matter, the only course that is left is that a direction needs to be issued to respondent Nos. 2 and 3 to issue a fresh PAN Card to the petitioner with a new number to enable the petitioner to avail the benefits of a PAN Card.
9. The petitioner will appear before the respondent No. 3 on 21.08.2026 at 11:00 a.m., complete the necessary formalities including surrender of his earlier PAN Card and after completion of formalities and in accordance with extant rules, regulations and procedure, a new PAN Card with a new number will be issued to the petitioner and all the consequential actions will also be taken by respondent No. 5.
10. The above mentioned directions shall have no bearing on the proceedings, which were initiated against the petitioner's PAN Card, and the proceedings against the surrendered PAN Card shall continue against the new PAN card as well, only in case the same were not due to misuse of the petitioner's PAN Card by respondent No. 1.
11. With these directions, the petition is disposed of.
12. In case of any difficulty, the petitioner will be entitled to revive the petition.

JASMEET SINGH, J

AUGUST 6, 2026/sp