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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
CNR No. DLHC010384932026
+ **W.P.(C) 11950/2026, CM APPL. 55392/2026, CM APPL. 55393/2026 & CM APPL. 55394/2026**
ANUP KUMAR RAMPAL Petitioner
Through: **Petitioner-in-Person (through VC).**

versus

UNION OF INDIA & ORS. Respondents
Through: **Mr. Jagdish Chandra, CGSC along with Ms. Aishwarya Sinha, Ms. Maanya Saxena & Mr. Lakshay Kumar, Advocates for Respondent No.1/Union of India.**
Mr. Vikrant Niles Goyal with Mr. Inderpreet Singh, Advocate for Respondent No.1/UoI.
Ms. Niyati Sharma SPC for Respondent No.1.
Mr. Abhishek Baid, Mr. Mohit Kumar Bafna, Mr. Praneet Das & Mr. Ravinder Kumar, Advocates for Respondent No.2/RBI.

CORAM:
HON'BLE THE CHIEF JUSTICE
HON'BLE MR. JUSTICE TEJAS KARIA

% **ORDER**
19.08.2026

1. Heard the Petitioner, who appears in person and Mr. Jagdish Chandra, learned CGSC representing Respondent No. 1- Union of India and Mr. Abhishek Baid, learned Counsel representing Respondent No. 2- Reserve Bank of India.



2. In the instant Public Interest Litigation Petition, a prayer has been sought to declare that “charges for non-maintenance of minimum balance in savings bank account” is the “penalty for non-maintenance of minimum balance in savings back account”.
3. Having regard to the nature of grievances raised and prayers made in the Petition, we find it appropriate to require the Petitioner to make a representation for redressal of his grievances to the authorities concerned.
4. Accordingly, we permit the Petitioner that he shall make a representation to the authorities concerned enumerating therewith the grievances which have been raised in this Petition and taking all the pleas which may be available to him under law.
5. He shall also enclose the documents on which the Petitioner intends to rely upon. The said representation shall be made to the authorities concerned within a fortnight from today and, in case, any such representation is made, the same shall be attended to and appropriate decision which may be permissible under law shall also be taken, with expedition by the Respondents authorities. The decision which may be taken under this order shall be communicated to the Petitioner as well.
6. The Writ Petition, thus, stands disposed of in the aforesaid terms.

DEVENDRA KUMAR UPADHYAYA, CJ

TEJAS KARIA, J

AUGUST 19, 2026/ ‘A’