$~12

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

\+ **W.P.(C)No.10838/2016**

% **Date of decision : 20th March, 2018**

AMIT SAHNI ..... Petitioner

Through : Petitioner (Adv.) in person.

versus

UNION OF INDIA AND ANR ..... Respondents

Through : Ms. Anumita Chandra, Adv. for Mr. Sanjeev Narula, CGSC for R-1.
Mr. H.S. Parihar and Mr. Kuldeep S. Parihar, Advs. for R-2/RBI.

CORAM:
HON'BLE THE ACTING CHIEF JUSTICE
HON'BLE MR. JUSTICE C.HARI SHANKAR

JUDGMENT (ORAL)

GITA MITTAL, ACTING CHIEF JUSTICE

1. The writ petitioner has made a grievance that the banks were levying merchant discount rates on the payments which were being received by them through debit/credit cards.

2. In this regard, Mr. K.S. Parihar, ld. counsel for the respondent no.2 has handed over a copy of the circular dated 6th December, 2017 addressed by the Reserved Bank of India to all banks *inter alia* directing as follows :

> "*6. Banks are also advised to ensure that merchants on-boarded by them do not pass on MDR charges to customers while accepting payments through debit cards.*"

3. So far as the credit card is concerned, the same is a subject matter of an independent contract between the bank and its customers whereunder the customers enjoy benefit of financial credit as well on specified terms and conditions.

4. In view of the above, no further orders are called for in this writ petition which is hereby disposed of.

ACTING CHIEF JUSTICE

C.HARI SHANKAR, J

MARCH 20, 2018
aj