

02.09.2025
Item No.49
Court No.551.
AB

W. P. A. 2331 of 2025

**Reetu Goel @ Ritu Goel & Anr.
Vs
Reserve Bank of India & Others**

Mr. Sayan Datta ...for the Petitioners.

Ms. Debjani Sengupta,
Mr. Amitava Mitra,
Ms. Urmi Sengupta,
Mr. Naman Agarwal for the HDFC Bank.

1. Affidavit of service filed in Court today is taken on record.
2. This writ petition has been filed seeking issuance of a Writ of Mandamus commanding the respondent/HDFC Bank (Housing Development Finance Corporation Bank) “to refund the amounts of Rs.1,34,510/- and Rs.1,45,476/- preferably within a time to be fixed” by this Court.
3. The writ petition is evidently aimed against the action of the respondent nos.2 to 6 and based on certain allegations against the respondent no.7. All the aforesaid respondents are private entities. It is now well-settled that a writ petition is not maintainable against a private bank (see Federal Bank Limited vs. Sagar Thomas & Ors. Reported at (2003) 10 SCC 733).
4. From the writ petition, it does not appear that any public element is involved in it which could

persuade this Court to entertain the writ petition and grant the relief that has been prayed for in the writ petition.

5. In such view of the matter, WPA 2331 of 2025 is not entertained and the same is, accordingly, dismissed.
6. It is clarified that the dismissal of this writ petition shall not prevent the writ petitioners from resorting to such other remedies that may be available to the writ petitioners in accordance with law.
7. Urgent photostat certified copy of this order, if applied for, be supplied expeditiously after compliance with all the necessary formalities.

(Om Narayan Rai, J.)