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IN THE HIGH COURT OF JUDICATURE AT BOMBAY
NAGPUR BENCH, NAGPUR.

WRIT PETITION NO.109 OF 2025

ADV. NEELAM TIKKHA

VS

RBI OMBUDSMAN AND ORS RESERVE BANK OF INDIA, NAGPUR AND
OTHERS

Office Notes, Office Memoranda of Coram,
appearances, Court's orders or directions
and Registrar's orders

Court's or Judge's orders

Petitioner in person

Mr. S.N. Kumar, Advocate for the respondent No.1

Mr. Onkar Bhoje, Advocate for the respondent No.2

Ms. E.M. Wadodkar, h/f Mr. M.Y. Wadodkar, Advocate for the respondent No.3

Ms. Ashwini Sakhare, Advocate for the respondent No.4

CORAM : ANIL S. KILOR AND RAJNISH R. VYAS, JJ.

DATE : 10.12.2025

1. Heard the petitioner in person and the respondents.
2. A prayer is made by the petitioner to direct the respondent Nos.1 and 2 to give appropriate directions to the Banks/respondent Nos.3 and 4 to return of UPI payment INR of Rs.10,100/- with interest of 18 % per annum.
3. In short, it is the case of the petitioner that though earlier she has transferred the amount of Rs.100 to the account of her Gardener's wife, but on subsequent occasion certain amount was not credited.
4. She further submits that there is absolutely no policy which is framed by the RBI protecting the interest of depositor in such situation.

5. She further submits that she has certain suggestions which she would submit to the Reserve Bank of India (RBI) by making a detailed representation within one month from today. She further requests this Court to direct the RBI to consider her representation within time bound period.

6. Considering the fact that the issue can very well be resolved by the RBI, we permit the petitioner to make a detailed representation, giving various suggestions to the RBI, within one months from today.

7. If such representation is made, the RBI is directed to decide the representation in accordance with law within four months thereafter.

8. Needless to mention that once the decision is taken by the RBI, the petitioner will have liberty to approach the competent Court of law again for recovery of Rs.10,100/- along with interest, if cause of action survives.

9. The decision taken by the RBI shall be communicated to the petitioner within two weeks thereafter.

10. The petition is **disposed of**.

(RAJNISH R. VYAS, J.)

(ANIL S. KILOR, J.)