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

% ***Date of Decision: 30th January, 2025***

+ **W.P.(C) 1202/2025 & CM APPL. 5793/2025**

NISHA GUPTA & ANR.

.....Petitioner

Through: **Mr. Karan Suneja, Advocate**

versus

LIC HOUSING FINANCE LTD & ANR.

.....Respondent

Through: **Mr. Mani Kaul, Advocate for R-1**
Mr. Anuj Goyal, Advocate for R-2

CORAM:

HON'BLE MR. JUSTICE MANOJ JAIN

J U D G M E N T (oral)

CM APPL. 5793/2025 (exemption)

Exemption allowed, subject to all just exceptions.

W.P.(C) 1202/2025

1. The grievance in the present writ petition is very limited.
2. According to the petitioners, respondent no. 1/LIC Housing Finance Ltd. has come with a new scheme known as *Special Recovery Campaign January, 2025*. According to petitioners, petitioners are eligible to participate in the aforesaid scheme and they made a request in this regard by sending a communication on 16.01.2025. They, however, submit that aforesaid request was not considered and no reason was assigned either. It is asserted that petitioners meet all the eligibility criteria and there was no reason to have not accepted their proposal.
3. Learned counsel for respondents appears on advance notice.



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4. This Court has gone through the communication sent by the bank through email on 20.01.2025 whereby the offer of petitioners has been held as not acceptable but the rejection is not coupled with any reason.

5. After hearing arguments from both the sides, the present writ petition is disposed of with direction to respondent no. 1 to consider the aforesaid request sent by petitioners, as contained in their letter dated 16.01.2025, and to dispose that of by passing a speaking and reasoned order within two weeks from today.

6. Needless to say, in case petitioner is aggrieved by the outcome thereof, he would be at liberty to approach the Court again.

(MANOJ JAIN)
JUDGE

JANUARY 30, 2025/dr