



2025:DHC:1507



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

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Date of Decision: 6th March, 2025+ **W.P.(C) 2878/2025 & CM APPL. 13722/2025****DR. MOHD SHOEB ALI****.....Petitioner****Through: Mr. Fahim Khan with Ms. Somayya Ali, Mr. Tabish Kamal, Mr. A.H. Khan, Advocates.****versus****THE BANKING OMBUDSMAN & ORS.****.....Respondents****Through: Mr. Ramesh Babu, Advocate for RBI
Mr. Santosh Kumar Rout, Standing Counsel for PNB, Ms. Dharna Veragi, Mr. B.N. Mishra, Ms. Shilpa Chaurasia, Ms. Pritam Patra, Advocates.
Mr. Neeraj, SPC for UOI with Mr. Vedansh Anand, GP and Mr. Sachin Saraswat, Advocate and SI Anupam, PS Cyber Cell/South East.****CORAM:****HON'BLE MR. JUSTICE MANOJ JAIN****J U D G M E N T (oral)**

1. Petitioner reported a case of cyber fraud involving his bank account to his bank i.e. Punjab National Bank/respondent No.3. Such complaint was made by him on 20.11.2024.
2. Since there was no decision with respect to his such complaint, petitioner escalated his complaint by lodging his grievance with RBI Ombudsman on 26.12.2024.
3. According to petitioner, thereafter, he received one communication



from PNB on 07.01.2025 whereby he was informed that his complaint had been rejected on 07.01.2025. He submits that since the complaint has already been lodged with the Banking Ombudsman, the abovesaid fact about rejection of his complaint must be also in the knowledge of Banking Ombudsman.

4. The grievance in the present writ petition seems limited to the effect that such complaint has yet not been decided by Banking Ombudsman.

5. However, during course of arguments, learned counsel for petitioner submitted that he would be satisfied if there is some direction to Banking Ombudsman to decide the complaint of petitioner in a time-bound manner.

6. Learned counsel for the petitioner submits that in order to avoid any complication or confusion, solely due to the fact that the rejection is subsequent to his complaint lodged with Banking Ombudsman, the present writ petition may rather be treated as a representation to Banking Ombudsman and the same be directed to be decided in a time-bound manner.

7. Mr. Ramesh Babu, learned counsel for RBI is present in Court. He submits that he has no instructions in the present matter. However, at the same time, he submits that he would convey any directions given by this Court to the concerned Authority.

8. In view of the above, without prejudice to the rights and contentions of the parties and without making any observation with respect to the merits of the case as such, the present petition is disposed of with request to Banking Ombudsman to consider the present writ petition as a representation and to decide the same as expeditiously as possible, preferably, within a period of eight weeks from today.

9. Needless to say, in case, petitioner is aggrieved by the outcome of his



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such representation, he would be at liberty to take recourse to any action, as permissible under law.

10. A copy of this order be sent to Banking Ombudsman by Registry.
11. A copy of this order be also given dasti under the signatures of Court Master.
12. The petition along with the pending applications stand disposed of.

(MANOJ JAIN)
JUDGE

MARCH 6, 2025
st/pb