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

+ W.P.(C) 4608/2025 & CM APPLs.21343/2025, 22808/2025,
58956/2025, 64704/2025

MS CARDIO FITNESS INDIA PVT LTDPetitioner

Through: Mr. Gaurav Gupta and Ms.
Shambhavi Khare, Advocates.

versus

UNION BANK OF INDIA AND ORSRespondents

Through: Mr. Samarendra Kumar, Mr. Sandeep
Soni, Mr. Vishnu Jaisval, Mr. Adarsh Raj Singh,
Ms. Priyanka Singh and Mr. Sumit Chanchal
Advocates for R-1/UBI.

Mr. Abhishek Baid, Mr. Mohit Kumar Bafna and
Mr. Praneet Das, Advocates for R-2/RBI.

Mr. Manu Beri, Mr. Prateek Kasliwal, Ms. Kudrat
Mann and Mr. Raunek Raheja, Advocates for
R-5/Transunion CIBIL.

CORAM:

HON'BLE MS. JUSTICE JYOTI SINGH

ORDER

% **15.12.2025**

1. This writ petition is filed on behalf of the Petitioner under Article 226
of the Constitution of India seeking the following reliefs:-

*"i. Issue an appropriate Writ, Order or Direction quashing the notice
under section 13(2) of the Act, 2002 dated 06.06.2024 which classified the
Petitioner's account as NPA and also quashing all consequential notices,
actions and proceedings arising therefrom and consequent thereto;*

*ii. Issue an appropriate Writ, Order or Direction regularizing the
Petitioner's account;*

*iii. Issue an appropriate Writ, Order or Direction de-freezing the
Petitioner's account and letting it operate through the same without any
hindrances;*



- iv. *Issue an appropriate Writ, Order or Direction prohibiting the Respondent no. 1 from taking possession of property bearing no. property B-23, Okhla Industrial Area Phase-II, New Delhi – 110020;*
- v. *Issue an appropriate Writ, Order or Direction to Respondent no. 3, Ministry of Finance to make guidelines for ensuring the implementation of proper framework of classifying any account as NPA and specifying actions to be taken against such banks and other institutions which violate them. Further, guidelines should be made for proper grievance redressal of MSMEs;*
- vi. *Issue an appropriate Writ, Order or Direction to Respondent no. 4, Ministry of Micro, Small and Medium Enterprises to make rules for taking punitive actions against banks and other institutions which violate the frameworks issued by it and ensure compliance of guidelines, circulars, rules etc;*
- vii. *Issue an appropriate Writ, Order or Direction directing the Respondent no. 1 to follow and enforce all the RBI guidelines, circulars and all other laws;*
- viii. *Issue an appropriate Writ, Order or Direction to the Respondent no. 2, Reserve Bank of India to ensure enforcement of its guidelines, frameworks, rules etc;*
- ix. *Issue an appropriate Writ, Order or Direction to Respondent no. 2, Reserve Bank of India to take actions against Respondent no. 1 for violation of provisions of law and master circulars issued by Respondent no. 2 for classifying a MSME as NPA;*
- x. *Issue an appropriate Writ, Order or Direction to the Respondent no. 6 Banking Ombudsman to take necessary steps against Respondent No. 1 Bank and to conduct an enquiry and take appropriate actions under law against Respondent no. 1;*
- xi. *Issue an appropriate Writ, Order or Direction directing the Respondent no. 1 to extend reliefs given to MSMEs to the Petitioner as well;*
- xii. *Issue an appropriate Writ, Order or Direction and directions for the restoration of the Petitioner's and its guarantors' CIBIL score."*

2. Mr. Gaurav Gupta, learned counsel for the Petitioner submits that all outstanding dues of Respondent No. 1/Union Bank of India have been cleared and therefore, a direction be issued to Respondent No. 1 to issue a No Objection Certificate ('NOC') and direct Respondent No. 5/Transunion CIBIL to reconstitute and restore Petitioner's CIBIL Score.



3. Learned counsel for Respondent No. 1, on instructions, submits that NOC has been issued in favour of the Petitioner and communication to this effect will be sent to Respondent No. 5 so that the CIBIL Score can be restored. Learned counsel for Respondent No. 5 submits that once intimation is received from Respondent No.1, necessary steps will be taken to reconstitute the CIBIL score of the Petitioner.

4. In light of the respective stands of the Respondents, this writ petition is disposed of, directing Respondent No. 1 to send a communication to Respondent No. 5 within two weeks from today intimating that outstanding dues have been cleared by the Petitioner and NOC has been issued. On receipt of the communication from Respondent No.1, Respondent No. 5 shall take requisite steps to reconstitute the CIBIL score of the Petitioner within two weeks thereafter.

5. Pending applications stand disposed of.

JYOTI SINGH, J

DECEMBER 15, 2025

S.Sharma