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

\+ W.P.(C) 13108/2025, CM APPL. 53665/2025 (Stay) & CM APPL. 53666/2025 (Ex. from filing translated copies of documents)

SUNBOW INSULATION PVT. LTD. AND ORS. .....Petitioners

Through: Mr. G.S.Chaturvedi, Adv.

versus

IDBI BANK LTD. & ANR. .....Respondents

Through: Appearance not given.

CORAM:
HON'BLE MR. JUSTICE ANIL KSHETARPAL
HON'BLE MR. JUSTICE HARISH VAIDYANATHAN SHANKAR

O R D E R

% 28.08.2025

1. By way of the present writ petition filed under Article 226 read with Article 227 of the Constitution of India, the Petitioners seeks the following prayers:

> "(a) grant writ of certiorari or any other writ, order or direction quashing the Certificate dated 20.05.2022 of Respondent No. 1 categorizing the Petitioners as NPA and subsequent actions including filing of original application bearing TA No.1640/2022 before Debt Recovery Tribunal-I, Delhi;
>
> (b) grant writ of certiorari or any other writ, order or direction quashing Order dated 20.05.2024 passed by Ld. DRT, which is void ab initio passed without any application of mind in a mechanical manner;
>
> (c) grant writ of mandamus or any other writ, order or direction directing Credit Information Bureau (India) Limited (CIBIL) to remove the name of Petitioners as High Risk;
>
> (d) grant writ of mandamus or any other writ, order or direction

directing Respondent No.1 to form Committee, for revival of the Petitioners;

(e) grant writ of mandamus or any other writ, order or direction directing Respondent No.1 to pay exemplary compensation to the Petitioners to the tune of Rs.25.00 Lakh as due to gross illegality, arbitrariness, deficiency in service on the part of the Respondent No.1, the business of the Petitioners has been completely destroyed, thereby violating its fundamental rights guaranteed under Article 14, 19(1)(g) and Article 21 of Constitution of India;

(f) Cost of this Writ Petition, including fees of counsel may kindly be also awarded in favour of the Petitioners and against Respondent No.1;

(g) pass any other or further order(s) as this Hon'ble Commission may deem fit and proper on the facts and in the circumstances of the case in favour of the Petitioners in the interest of justice."

2. The Petitioner defaulted in repayment of a loan which was borrowed from the contesting Respondents herein. His loan was accordingly categorised as Non-Performing Asset ["**NPA**"] on 20.05.2022. Despite such classification, the petitioner failed to make payment of the outstanding dues. Subsequently, the Respondent filed an Original Application ["**OA**"] before the learned Debt Recovery Tribunal ["**DRT**"], which is presently pending adjudication.

3. After more than three years from the date of NPA, the Petitioner has now filed the present writ petition claiming that the guidelines issued by the Reserve Bank of India have not been followed.

4. This Court has considered the submissions advanced by the Petitioners.

5. Having regard to the fact that more than three years have passed since the loan account was declared as NPA, this Court does not find it appropriate to interfere in exercise of extraordinary jurisdiction under Article 226 of the Constitution of India. The present Writ

Petition is accordingly dismissed.

6. It is further noted that the Petitioner is already defending the OA filed by the Respondent bank before the learned DRT. It shall remain open for the Petitioner to raise all defences/objections before the learned DRT.

7. In view of the above, the writ petition, along with pending application(s), if any, shall stand disposed of in.

ANIL KSHETARPAL, J.

HARISH VAIDYANATHAN SHANKAR, J.

AUGUST 28, 2025/v/va/RN