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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ **W.P.(C) 16172/2025, CM APPL. 66217/2025, CM APPL. 66218/2025**

NARENDRA SINGH NIRWANPetitioner
Through: Mr. Ravi Prakash, Sr. Adv. with
Mr. Yasharth Shukla, Mr. Taha
Yasin and Mr. A. Khandelwal,
Adv.

versus

UNION BANK OF INDIA & ORS.Respondents
Through: Mr. Samarendra Kumar, Adv.
for R-1/Bank

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

ORDER
27.10.2025

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1. Through the present Petition, the Petitioner/Borrower assails the correctness of the order dated 15.09.2025 [hereinafter referred to as 'Impugned Order'] passed by the Debts Recovery Appellate Tribunal [hereinafter referred to as 'DRAT'], while disposing of application for waiver of remaining pre-deposit by making 25% pre-deposit of the Debt due.
2. We have heard learned counsel representing the parties.
3. A perusal of the record reflects that the DRAT has directed the Petitioner to deposit 50% of the debt due as pre-deposit.
4. Learned counsel representing the Petitioner submits that in the present case, the Petitioner wants to place on record two Income Tax Returns (ITRs) i.e. for the assessment of years 2022-2023 and 2023-



2024 and that the DRAT may be directed to re-visit the matter.

5. Learned counsel representing the Respondents submits that the Petitioner has already been given sufficient opportunities and now DRAT cannot be directed to re-examine the matter.

6. From the reading of the Impugned Order, it is evident that the matter is pending before DRAT and the Petitioner is stated to have already deposited Rs. 62.5 lakhs which according to the Petitioner constitute 25% of the debt due as pre-deposit. In substance, the Petitioner is attempting to save his dispossession from the properties because the auction has already taken place.

7. Since the matter is pending before DRAT, hence, directions are issued to DRAT to take into consideration the ITRs, which will be produced before the DRAT on the next date of hearing, while re-visiting the order with regard to requirement of pre-deposit for hearing the Appeal.

8. Let this matter be considered by the DRAT expeditiously preferably within next 30 days.

9. Needless to observe that the DRAT will proceed to decide the matter uninfluenced by the observations made herein.

10. The present Petition, along with pending applications is disposed of.

ANIL KSHETARPAL, J.

HARISH VAIDYANATHAN SHANKAR, J.
OCTOBER 27, 2025/sp/dev