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

+ **W.P.(C) 18084/2025 & CM APPL. 74781/2025**

ADITYA AGGARWAL

.....Petitioner

Through: Mr. Tanveer Ahmed Mir, Senior Advocate with Mr. Ankit Mutreja and Ms. Shivani Sharma, Advocates.

versus

RESERVE BANK OF INDIA & ANR.

.....Respondents

Through:

CORAM:

HON'BLE MS. JUSTICE JYOTI SINGH

ORDER

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28.11.2025

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

“a. Allow the present petition and may issue appropriate writ of mandamus / direction / order Respondent No. 1 to take appropriate action against Respondent No. 2 for imposing 4% foreclosure charge illegally upon the petitioner for foreclosing his Loan Account Number No. ABND_STS000000700593, in violation of circular issued by Respondent No. 1 I.E Circular No. DNBS (PD). CC.No.399/03.10.42 /2014-15 Dated 14.07.2014 read with Circular No. DoR.MCS.REC.38/01.01.001/2025-26 dated 02.07.2025 and circular dated 16.01.2025 whereby Respondent No. 1 released list of NBFCS in the upper layer (NBFC-UL) under scale based regulation for NBFCS.

b. May direct Respondent No. 2 to waive off / remove the foreclosure charges imposed @ 4.00% on the balance principal amount vide foreclosure letter dated 31.10.2025 and issue fresh foreclosure letter in respect of the Loan Account Number ABND_STS000000700593 to the petitioner.

c. May direct the Respondent No. 2 to handover NO objection certificate (NOC) and original title deed of mortgaged property i.e. 15, Basement,



Rear Side, Jangpura Extn., Delhi-14 to the petitioner within 7 days from the date of payment of balance loan amount in respect of Loan Account Number ABND_STS000000700593.”

2. Learned Senior Counsel for the Petitioner fairly submits that inadvertently some relevant documents could not be filed with this petition and on instructions seeks to withdraw this writ petition with liberty to file a fresh petition on the same cause of action with complete and better particulars along with relevant documents.
3. Writ petition along with pending application is disposed of as withdrawn with liberty, as prayed for.

JYOTI SINGH, J

NOVEMBER 28, 2025

S.Sharma