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

\+ W.P.(C) 18160/2025

RANDEEP KUMAR WADHWA .....Petitioner

Through: Mr. Krishna Kumar Mishra, Advocate.

versus

RESERVE BANK OF INDIA & ORS. .....Respondents

Through: Mr. Abhinav Sharma and Mr. Ayush Srivastava, Advocates for R-1 & R-4.
Mr. Santosh Kumar Rout, Standing Counsel for R-2 and R-3/SBI.

CORAM:
HON'BLE MS. JUSTICE JYOTI SINGH

O R D E R

% 01.12.2025

CM APPL. 75141/2025 *(Exemption)*

1. Allowed, subject to all just exceptions.

2. Application stands disposed of.

W.P.(C) 18160/2025 & CM APPL. 75140/2025

3. This writ petition is filed by the Petitioner under Article 226 of the Constitution of India seeking the following reliefs:-

> *"a. Issue a Writ of Mandamus or any other appropriate writ, order, or direction setting aside the order dated 03/01/2023 passed by Respondent No.4 (Banking Ombudsman);*
>
> *b. Direct Respondent No.2 (State Bank of India) and Respondent No.3 (Branch of State Bank of India) to refund the entire amount of Rs.1,67,572/- (One Lakh Sixty Seven Thousand Five Hundred Seventy-Two) fraudulently transferred from the Petitioner's account along with interest at the rate of 18% per annum from the date of the unauthorized transaction till the date of payment;*

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c. Direct Respondent No.2 to 3 to pay compensation Rs.5,00,000/- (Five Lakh) to the Petitioner for the mental agony, harassment, and financial hardship caused due to the arbitrary and unreasonable actions of the Respondents;

d. Direct Respondent No.1 (Reserve Bank of India) to ensure strict compliance with its Guidelines on Customer Protection in Unauthorized Electronic Banking Transactions by all banks, including Respondent No.2;

e. Pass any other order or direction as this Hon'ble Court may deem fit and proper in the facts and circumstances of the case."

4. Learned counsel for Respondents No.2 and 3/State Bank of India objects to the maintainability of this writ petition on the ground that this Court lacks the territorial jurisdiction to entertain this writ petition since the entire cause of action has arisen outside Delhi. It is urged that the impugned order dated 03.01.2023 is passed by the Banking Ombudsman at Chandigarh and the relief of refund of the amount allegedly fraudulently transferred relates to the account of the Petitioner maintained with SBI located at Gurugram, Haryana.

5. In response to the preliminary objection, learned counsel for the Petitioner submits that Respondent No.1/RBI is located at Delhi and the Regional Office of SBI is also at Delhi and therefore, this Court has the jurisdiction to entertain this writ petition and in support of this plea, relies on the judgment of the Coordinate Bench in ***Hare Ram Singh v. Reserve Bank of India & Others, 2024 SCC OnLine Del 8039.***

6. After hearing learned counsels for the parties, this Court finds substance in the preliminary objection raised by Respondents No.2 and 3. From a plain reading of the writ petition including the reliefs claimed, it is evident that Petitioner lays a challenge to order dated 03.01.2023 which is passed by Banking Ombudsman at Chandigarh and this is admitted by the

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Petitioner in the writ petition. As rightly flagged by Mr. Rout, the relief of refund of amount allegedly fraudulently transferred relates to Petitioner's account maintained with the Gurugram Branch of SBI and the Regional Office of SBI at Delhi has nothing to do with this account. Therefore, the entire cause of action is outside the territorial jurisdiction of this Court and merely because the Regional Office of SBI is at Delhi can be no ground to entertain this writ petition. RBI is a regulatory authority and the head office of RBI is at Mumbai and not Delhi and therefore, even this submission is without substance. The judgment in ***Hare Ram Singh (supra)*** is distinguishable owing to the fact that in the said case the impugned order was passed by Banking Ombudsman at Delhi and the amount in question was remitted to the financial concerns at Delhi and therefore, as held by the Court, substantial part of cause of action had arisen at Delhi, whereas in the present case not even a miniscule part of the cause of action has arisen at Delhi.

7. Accordingly, this writ petition is dismissed for lack of territorial jurisdiction with liberty to the Petitioner to take recourse to appropriate remedies before the appropriate Court, making it clear that this Court has not expressed any opinion on the merits of this case.

8. Pending application stands disposed of.

JYOTI SINGH, J

DECEMBER 01, 2025/RW

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