



**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

112

CWP-6431-2026 (O&M)
Date of Decision: 06.05.2026

M/S BJBFB DEVELOPERS AND BUILDERS PVT. LTD.

...Petitioner

Versus

RESERVE BANK OF INDIA AND OTHERS

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Gagandeep Goel, Advocate for petitioner

Mr. Indresh Goel, Advocate
For respondent No.1

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking setting aside of order dated 04.12.2025 whereby respondent has closed its complaint. There is further prayer to unfreeze/regularize Approved Project Finance (for short 'APF') Account.

2. As per petitioner, he maintains APF Account with HDFC Bank to facilitate home loan. It is a real estate developer. One customer namely Mrs. Sandeep Kour lodged complaint with respondent with respect to one flat. The said dispute was amicably settled. Despite settlement, the bank officials continued to freeze petitioner's account. It approached RBI Ombudsman who has closed petitioner's complaint on the ground of



maintainability. As per Ombudsman the petitioner has not supplied requisite information.

3. Learned counsel for the petitioner submits that RBI Ombudsman has passed impugned order without examining petitioner's complaint. It had supplied all the documents which could possibly be supplied. It cannot supply those documents which either do not exist or are not available with it.

4. Learned counsel for respondent No.1 submits that if petitioner files fresh application along with documents/information available with him, the Ombudsman will pass fresh order, in accordance with law within 6 weeks from the date of receipt of application.

5. In the wake of statement of both sides, the petition stands disposed of.

6. Pending Misc. application(s), if any, shall stand disposed of.

(JAGMOHAN BANSAL)
JUDGE

06.05.2026
SDK

Whether speaking/reasoned	Yes/No
Whether reportable	Yes/No