



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

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CWP-8643-2026

Date of Decision: 20.03.2026

DARSHAN SINGH

...Petitioner

Vs.

THE BRANCH MANAGER, HDFC LTD. & ANR

...Respondents

CORAM:- HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. S.P. Verma, Advocate for the petitioner

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 02.02.2026 (Annexure P-1) passed by State Consumer Dispute Redressal Commission, Punjab (for short 'State Commission') and orders dated 28.02.2023 (Annexure P-3) and 28.01.2025 (Annexure P-2) passed by District Consumer Dispute Redressal Commission, Punjab (for short 'District Commission')

2. The petitioner on 11.06.2021 filed complaint before District Commission. He filed miscellaneous application seeking respondent to produce Master Policy along with Home Loan and Insurance Application/Proposal Form. The District Commission rejected his application vide order dated 28.02.2023 and further imposed costs of Rs.10,000/-. He filed review application which came to be dismissed vide order dated 28.01.2025. He filed revision petition before State

Commission which came to be partially allowed vide order dated 02.02.2026. The State Commission has set aside costs imposed by District Commission, however, prayer with respect to production of documents has been rejected.

3. On being asked learned counsel for the petitioner submits that writ petition is maintainable against orders passed by State Commission and he has no alternative remedy. As per judgment of Hon'ble Supreme Court writ is maintainable against orders of State Commission.

4. Heard the arguments and perused the record.

5. From the perusal of record, it is evident that petitioner preferred complaint before District Commission. The respondent filed reply. After getting reply, the petitioner moved an application seeking direction to respondent to produce Master Policy and Application/Proposal Form. The said application was dismissed with costs of Rs.10,000/-. The petitioner filed review application which came to be dismissed. He filed revision petition before State Commission which came to be partially allowed vide impugned order dated 02.02.2026. The State Commission has set aside costs, however, refused to entertain with respect to direction to respondent to produce original Master Policy and other documents. The matter at present is pending before District Commission. Despite pendency of matter before District Commission, the petitioner has approached this Court. He is seeking setting aside of orders which are on interim applications. The Legislature

has constituted Consumer Courts for expeditious disposal of matters and redressal of grievances of consumers. The petitioner filed complaint before District Commission in June' 2021 and does not seem to be interested in disposal of the main case. He is trying to take all available remedies just to delay the matter. As Consumer Protection Act, 2019 is a complete code providing multiple remedies, there seems no reason to entertain writ petition against interim orders. Maintainability of writ petition is one aspect whereas entertainability is another aspect. No fundamental or vested right of petitioner seems to be violated. This Court in exercise of supervisory power under Article 227 of Constitution of India does not find any infirmity to interfere with impugned orders passed by District and State Commission.

6. In the wake of above discussion and findings, this Court is of the considered opinion that the instant petition deserves to be dismissed and accordingly dismissed.

7. Pending application(s), if any, stands disposed of.

(JAGMOHAN BANSAL)
JUDGE

March 20, 2026
Deepak DPA

Whether Speaking/reasoned	Yes/No
Whether Reportable	Yes/No