

**CWP-10989-2026****-1-****IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH****121****CWP-10989-2026****Date of Decision: 28.04.2026****Ravi Kumar Aggarwal****...Petitioner****Versus****Reserve Bank of India and another****...Respondents****CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL**

Present: - Mr. Tejinder Singh Sudan, Advocate,
Mr. Sejalpreet Kaur, Advocate and
Ms. Varindra Dhiman, Advocate for the petitioner
Mr. Indresh Goel, Advocate for respondent No.1
Mr. Umang Bansal, Advocate and
Mr. Shivaansh Gulati, Advocate for respondent No.2

JAGMOHAN BANSAL, J. (Oral)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking direction to respondent No.2-State Bank of India to refund him ₹3,59,000/- in lieu of notification dated 08.04.2002 and 06.07.2017 issued by Reserve Bank of India.

2. As per petition, the petitioner is maintaining A/C No.00000034053848480 with State bank of India, SCO No.2915-2916, Sector 22-C, Chandigarh. He claims that a sum of ₹3,59,000/- has been fraudulently withdrawn from his account. He vide complaint dated 07.10.2025 informed respondent-bank. He filed complaint dated 10.11.2025 seeking refund of aforesaid amount. The information was given within three working days, thus, as per notification issued by Reserve Bank of India, petitioner is entitled to refund.

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3. Written statement filed on behalf of respondent No.2 is taken on record. Registry is directed to tag the same at an appropriate stage.

4. Learned counsel for respondent No.2 submits that petitioner's application is pending before RBI Ombudsman, thus, petitioner may be relegated to pursue said remedy.

5. On the asking of Court Mr. Indresh Goel, Advocate appears for respondent No.1-Reserve Bank of India. He assures the Court that if any application of the petitioner is pending before RBI Ombudsman, it would be adjudicated within four weeks from today.

6. Learned counsel for the petitioner agrees to the aforesaid arrangement.

7. In the wake of aforesaid statements, the petition stands disposed of with a direction to RBI Ombudsman to adjudicate petitioner's application, if pending, within four weeks from today.

(JAGMOHAN BANSAL)
JUDGE

28.04.2026*Mohit Kumar*

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