



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

126

CWP-16266-2026

Date of Decision: 22.05.2026

HIRA LAL AGGARWAL

...Petitioner

Versus

THE OFFICE OF RBI OMBUDSMAN & OTHERS

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Rahul Sharma, Advocate (through V.C.)
For petitioner

Mr. Vikas Arora, D.A.G., Punjab

Mr. Gaurav Goel, Advocate
For respondent No.2

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Article 226 of the Constitution of India is seeking setting aside of order dated 02.02.2025 whereby respondent No.1-RBI Ombudsman has rejected his complaint against respondent No.2-Punjab National Bank, Gita Bhavan Road, Branch Gurdaspur. He is further seeking direction to respondent No.2-Bank to refund an amount of ₹10,68,000/- along with interest. He is also praying that operation of impugned order may be kept in abeyance.

2. The petitioner is a retired employee of respondent No.2-Bank. His phone number attached with his bank account was deactivated on 01.08.2024 without permission. He on 03.08.2024 upon reactivating the same number found that an amount of ₹10,68,000/- had been withdrawn on



01.08.2024 without authorization. He later on was informed that six new beneficiaries were added without his knowledge. He lodged complaints with respondent No.2-Bank and National Cyber Crime Portal. He also filed a spate of written complaints to respondent No.2-Bank seeking redressal but to no avail. FIR No.0006 dated 09.09.2024 under Sections 318(4) and 323 of BNS and Sections 66 and 66C of Information Technology Act, 2000 at P.S. Cyber Crime Police Station, Gurdaspur was lodged qua the incident. He served legal notice dated 24.09.2024 upon respondent No.2-Bank and respondent No.4-Airtel for refund of the amount. Respondent No.2-Bank by way of reply dated 07.10.2024 denied its liability. He filed complaint dated 01.11.2024 to respondent No.1-RBI Ombudsman seeking refund of the unauthorized transactions which has been rejected vide order dated 02.02.2025 on the ground that no deficiency in service could be attributed to respondent No.2-Bank and transactions have occurred with the use of confidential credentials.

3. Learned counsel for the petitioner seeks permission to withdraw the petition with liberty to file afresh, if need arises.
4. Dismissed as withdrawn with aforesaid liberty. The petitioner is further at liberty to avail alternative remedies as permissible by law.
5. Pending Misc. application(s), if any, shall stand disposed of.

(JAGMOHAN BANSAL)
JUDGE

22.05.2026
SDK

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