IN THE HIGH COURT OF PUNJAB AND HARYANA AT CHANDIGARH

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145 **CWP-15410-2026**
Date of Decision: 18.05.2026

ARUNA ...Petitioner

Vs.

RESERVE BANK OF INDIA AND ORS. …Respondents

CORAM:- HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Ankur Dua, Advocate
for the petitioner

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JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Article 226/227 of the Constitution of India is seeking direction to Reserve Bank of India to take regulatory action against respondent Nos.2, 3 and 4. She is also seeking direction to respondents to comply with RBI Master circular dated 13.09.2023 mandating return of original title documents within 30 days of repayment of loan.

2. As per petition, the petitioner is claiming that her husband borrowed loan from Sammaan Capital Limited. Loan was borrowed against property. He mortgaged his house as per loan agreement dated 31.10.2014. He passed away untimely. The petitioner on 02.12.2025 through RTGS cleared entire outstanding loan of Rs.59,85,322/-. She requested respondent to return original property documents and NOC. The respondent has refused to return original documents on the pretext that two cases pertaining to mortgaged property are still pending.

3. On being pointed out, learned counsel for petitioner failed to controvert that petitioner has alternative remedies.

4. The petition stands disposed of with liberty to petitioner to avail alternative remedies as permissible by law.

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

(JAGMOHAN BANSAL)
JUDGE

May 18, 2026
Deepak DPA

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