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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

+ **W.P.(C) 2040/2026, CM APPL. 9987-88/2026**

SANJAY JAIN

.....Petitioner

Through: Mr. Vinod Malhotra, Adv.
along with Ms. Poorna, Adv.

versus

HDFC BANK

.....Respondent

Through: *Nemo.*

CORAM:

HON'BLE MR. JUSTICE VIVEK CHAUDHARY

HON'BLE MS. JUSTICE RENU BHATNAGAR

ORDER

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13.02.2026

1. The present writ petition has been filed under Article 226 read with Article 227 of the Constitution of India against the Order dated 07.11.2025 passed by the learned Recovery Officer-II, Debt Recovery Tribunal-I (hereinafter referred to as, 'DRT-I') whereby the notice has been issued to the petitioner to showcause why the petitioner be not arrested against the recovery of Rs. 27,07,449.75/- as well as against the Order dated 27.06.2024 passed in T.A. No. 2952/2022 whereby the petitioner was directed to pay to the bank/respondent a sum of Rs. 20,60,297.23/- along with *pendente lite* and future interest @12.00/- p.a., claiming that the DRT-I, at the present stage, has no jurisdiction as the amount due is less than Rs. 10 lacs.

2. However, the petitioner has an alternative remedy available by approaching the DRT-I to raise the said question as well as to



approach the Debts Recovery Appellate Tribunal, in case he suffers from any of the Order passed by the DRT-I.

3. In view of the availability of such alternative remedies, the present petition is not maintainable. This Court is, therefore, not inclined to exercise its discretionary jurisdiction under Article 226/227 of the Constitution of India.

4. The petition, along with pending applications, is, accordingly, dismissed.

VIVEK CHAUDHARY, J

RENU BHATNAGAR, J

FEBRUARY 13, 2026

p/ka