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

+ W.P.(CRL) 1094/2026, CRL.M.A. 10288/2026

AMARJEET KAUR & ANR.

.....Petitioner

Through: Mr. Manish Kumar, Advocate
(Proxy)

versus

THE STATE NCT OF DELHI AND ORS

.....Respondent

Through: Mr. Amol Sinha, ASC for State
with Mr.Kshitiz Garg, Advocate
and SI Mohit, PS Khyala.

CORAM:

HON'BLE MR. JUSTICE PRATEEK JALAN

ORDER

% **06.04.2026**

1. The petitioners have filed the present writ petition under Article 226 of the Constitution, seeking protection of their life and liberty, and appropriate directions for investigation into allegations of cheating, forgery, and criminal intimidation at the instance of private respondents, i.e., respondent Nos. 4, 5, 6, and 7.
2. The petitioner No.1 is the mother of petitioner No.2 and one Jasvinder Singh. It is alleged that the petitioners and their family members had longstanding cordial relations with respondent No.5, owing to which respondent No.5 gained their confidence and trust over a period of time. It is averred that in June 2024, respondent No.5 facilitated the sanction of a home loan in the name of petitioner No.1 from India Shelter Home Loans Ltd., a Non-Banking Financial Company ["NBFC"], which is engaged in housing finance. The petitioners state that the said loan was duly sanctioned after completion of formalities, and that they have been regularly servicing the equated monthly instalments without any default.
3. The grievance of the petitioners arises from subsequent events in



December 2025, when Jasvinder Singh required further financial assistance for his business needs. It is alleged that respondent No.5 assured the petitioners that a top-up loan could be obtained on the existing housing loan without additional documentation or financial burden, and induced them to act upon such representation. Acting on such assurances, the petitioners visited respondent No.5 on 06.01.2026 and signed certain documents on the pretext of processing a top-up loan. They were thereafter assured that the loan amount would be sanctioned shortly. However, in February 2026, a representative claiming to be from another NBFC, namely Hinduja Finance, visited the petitioners' residence and informed them that a separate home loan had been sanctioned in January 2026 in the name of respondent No. 4, allegedly on the basis of documents pertaining to the petitioners' property.

4. It is alleged that the petitioners had neither applied for nor consented to any such loan or transfer of interest in their property. According to them, respondent No.5, in connivance with respondent Nos. 4, 6 and 7, has committed fraud and forgery by misusing documents and unlawfully creating encumbrances over the property, thereby deceiving not only the petitioners but also financial institutions.

5. It is further stated that Jasvinder Singh has left home and has been missing since 08.02.2026, as a consequence of these events. A missing complaint dated 09.02.2026 has been lodged at Police Station Khyala, but he remains untraceable.

6. It is also alleged that despite complaints to the authorities, no effective action has been taken, and respondent No.5 continues to threaten the petitioners through local persons, including attempts to forcibly dispossess them and assert ownership over the property.



7. Apprehending threats from the private respondents, the petitioners seek the following reliefs:

“A. Issue a writ of mandamus or any other appropriate writ directing respondents no.1 to 3 to protect the life and limbs of petitioner as her life and liberty is at stake at the hands of respondents no.4 to 7 and their accomplices; and/or

B. Issue a writ of mandamus or any other appropriate writ directing respondents no.1 to 3 to take appropriate legal action against the respondents no.4 to 7 for committing cognizable offences against the petitioners and her son along with fair investigation in the matter to unearth the truth behind of such forgery by way of registering an F.I.R. against all private respondents and their other unknown accomplices; and/or....”

8. Mr. Amol Sinha, learned Additional Standing Counsel, appears on advance notice on behalf of the State, and, at the outset, states that the telephone numbers of the concerned Beat Constable and the Station House Officer shall be provided to the petitioners, so that they may be contacted in the event of any exigency.

9. With regard to prayer ‘B’ of the petition, the petitioners are at liberty to approach the learned Magistrate under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023. The concerned Metropolitan Magistrate is requested to take an appropriate decision in accordance with law.

10. The petition, alongwith the pending application, is disposed of in the above terms.

PRATEEK JALAN, J

APRIL 6, 2026
SV/JM/