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

\+ W.P.(C) 8449/2025

JAGRAWAL CREDITS PVT LTD .....Petitioner

Through:

versus

UNION OF INDIA & ORS. .....Respondents

Through: Mr. B. Ramaswamy, CGSC.
Ms. Nisha Sharma and Ms. Tanya Chowdhary, Advs. for R-2.

CORAM:
HON'BLE MR. JUSTICE PURUSHAINDRA KUMAR KAURAV

<u>O R D E R</u>

% **18.02.2026**

1. The petitioner is seeking for the following reliefs:

> *"a. Issue a Writ of Mandamus or any other appropriate writ, order, or direction directing Respondent No. 1, 4, 5 and 6 to take immediate steps to block/takedown the fraudulent website www.jagrawal.com and investigate the online activities associated with "Glow Credit";*
> *b. Issue a Writ of Mandamus or any other appropriate writ, order, or direction directing Respondent No. 1, 4 and 5 to take immediate steps to block/takedown mobile application which is available at the Apple App Store and Google Play Store under the provisions of the Information Technology Act, 2000;*
> *c. Direct Respondents No. 1, 2 and 3 to initiate appropriate regulatory action against digital platforms and app-based lending operators engaging in data theft, forgery, and impersonation and issue official advisories and public warnings to caution consumers against fraudulent digital lending apps falsely claiming RBI registration and further implement a robust verification and certification mechanism for all app-based lending platforms hosted on digital distribution stores such as the Apple App Store and Google Play Store, to ensure that only duly licensed and compliant Non- Banking Financial Companies (NBFCs) are permitted to operate such apps, thereby safeguarding the interests of*

legitimate businesses and the public at large
d. Direct Respondent No. 3 to frame policies and coordinate with other ministries and digital platforms to curb misuse of NBFC identities;
e. Direct Respondent No. 2 to frame rules and regulations to safeguard the interest of the Petitioner and the public at large from such data theft, forgery, and impersonation;
f. Direct Respondent No. 1, 2 and 3 to cancel any possible registration/ license granted to "Glow Credit" by them and restrain the owners/ developers of the mobile application "Glow Credit" from using the Petitioner's license, name in any manner whatsoever with immediate effect; g. Direct Respondent No. 5 to suspend and take down the website www.jagrawal.com ;
h. Direct Respondent No. 7 to take appropriate action as per the applicable provisions of law;
i. Pass such other and further orders as may be deemed just and proper in the facts and circumstances of the case."

2. The prayer (a) relates to directions to respondent No. 1, 4, 5 and 6 to take immediate steps to block/takedown the fraudulent website, namely www.jagrawal.com and investigate the online activities associated with "Glow Credit".

3. The submission of the petitioner that the concerned website is fraudulent itself will require adjudication on disputed questions of fact and appreciation of evidence.

4. The petitioner, therefore, for the purpose of establishing such allegations, would have to approach the competent court/forum in accordance with law. This Court, in exercise of its jurisdiction under Article 226 of the Constitution of India, would not enter into disputed questions of fact nor decide or adjudicate upon the veracity or genuineness of the website in question in the absence of a proper evidentiary foundation.

5. With respect to prayer (b), the petitioner would have to take recourse under the provisions of the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 and the mechanism

provided therein for grievance redressal before the designated Grievance Officer or any other appropriate authority. In the event the petitioner approaches the concerned officer, let his grievance be considered and decided in accordance with the extant rules.

6. Similarly, insofar as the grievance relates to any alleged inaction or omission on the part of the Reserve Bank of India in regulating digital lending platforms or misuse of Non-Banking Financial Corporation identity, it would be for the concerned statutory authority to examine the representation of the petitioner and pass appropriate orders in accordance with law.

7. With the aforesaid observations, the present petition stands disposed of. All rights and contentions of the parties are left open.

PURUSHAINDRA KUMAR KAURAV, J

FEBRUARY 18, 2026/JYH/mj