$~82

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

\# **CNR No. DLHC010511632026**

\+ W.P.(C) 15721/2026 & CM APPL. 73564/2026

MR KARAN NARANG

.....Petitioner

Through:

versus

OMBUDSMAN RESERVE BANK OF INDIA & ORS.

.....Respondent

Through: Adv Mr Dhaval Mehrotra and Adv. Ms Aditi Desai for R1
Mr. Rajiv Kapur, Adv. for R2
Ms. Nidhi Raman CGSC with Mr. Akash Mishra, Mr. Arnav Mittal, Mr.Ayush Gaur, PC with Ms. Ridhi Kapoor, Ms Shivranjani, Mr. Devendra Kumar (GP), Mr Varun Parashar, and Ms Sonal Arun, Advs. for UOI/R3-4

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

O R D E R

% 27.10.2026

CM APPL.73565/2026

Exemption allowed, subject to all just exceptions.

The application is disposed of.

W.P.(C) 15721/2026

1. This is a writ petition filed under Article 226 of the Constitution of India seeking the following prayers:-

This is a digitally signed order.
The authenticity of the order can be re-verified from Delhi High Court Order Portal by scanning the QR code shown above.
The Order is downloaded from the DHC Server on 04/11/2026 at 11:39:41

"a) Issue an appropriate Writ, Order or Direction, including a Writ of Mandamus, directing Respondent No. 2 to forthwith cease and desist from adopting, permitting, authorising or facilitating any coercive, threatening, intimidating, abusive or otherwise unlawful recovery practices against the Petitioner;

b) Issue an appropriate Writ, Order or Direction directing Respondent No. 2 to ensure that neither it nor any person, agent, representative or recovery agency acting on its behalf contacts, threatens, intimidates, harasses or communicates with the relatives, family members, office staff, colleagues or professional associates of the Petitioner in relation to the alleged dues, except strictly in accordance with law and applicable regulatory requirements;

c) Issue an appropriate Writ, Order or Direction directing Respondent No. 2 to disclose the complete particulars of the recovery agency/agencies, recovery agents and other persons engaged or authorised by it in relation to the recovery proceedings undertaken against the Petitioner, including their names, designations and contact details;

d) Issue an appropriate Writ, Order or Direction directing Respondent No. 2 to conduct a proper inquiry into the conduct of the recovery agents/persons acting on its behalf as complained of herein and to take appropriate corrective and disciplinary action in accordance with law

This is a digitally signed order.
The authenticity of the order can be re-verified from Delhi High Court Order Portal by scanning the QR code shown above.
The Order is downloaded from the DHC Server on 04/11/2026 at 11:39:41

and the applicable regulatory framework governing recovery practices;

e) Issue an appropriate Writ, Order or Direction directing Respondent Nos. 3 and 4 to consider the complaints No. 46 dated 20.03.2026 made by the Petitioner concerning the threats, intimidation, harassment and other unlawful acts complained of herein and to take appropriate action in accordance with law against the persons found responsible;

f) Issue an appropriate Writ, Order or Direction directing the concerned Respondents to take all necessary steps to protect and safeguard the Petitioner's rights to privacy, dignity, reputation and peaceful enjoyment of life guaranteed under Article 21 of the Constitution of India;...."

2. For the reasons stated in the petition, issue notice.

3. Ms. Desai, learned counsel, accepts notice on behalf of the respondent No. 1. Mr. Kapur, learned counsel, who was present in Court has been requested to accept notice on behalf of the respondent No. 2 which he so does. Ms. Raman, learned CGSC, accepts notice on behalf of the respondent Nos. 3 and 4.

4. Ms. Kaushal, learned counsel for the petitioner, states that in the present case, the petitioner holds a credit card issued by respondent No. 2 and as per respondent No. 2 certain amounts were outstanding on the same.

5. She further states that the petitioner has cleared the entire amount due and payable to respondent No. 2. Despite the same, the petitioner is being

This is a digitally signed order.
The authenticity of the order can be re-verified from Delhi High Court Order Portal by scanning the QR code shown above.
The Order is downloaded from the DHC Server on 04/11/2026 at 11:39:41

repeatedly harassed, threatened by recovery agents of the respondent No. 2. Hence, the present petition.

6. Mr. Kapur, learned counsel for the respondent No. 2, states that the respondent No. 2 will investigate the matter and ensure that no harassment is caused to the petitioner by respondent No. 2 or through any recovery agent/ any person claiming through respondent No. 2.

7. Taking the aforesaid statement of Mr. Kapur, learned counsel, on record and binding the respondent No. 2 to the same, the petition is disposed of.

8. In case the petitioner is troubled by any subsequent events, the petitioner will be at liberty to revive the present petition and accordingly, appropriate action will be taken.

9. The Court has not examined if there are any dues payable by the petitioner.

JASMEET SINGH, J

OCTOBER 27, 2026/AS

This is a digitally signed order.
The authenticity of the order can be re-verified from Delhi High Court Order Portal by scanning the QR code shown above.
The Order is downloaded from the DHC Server on 04/11/2026 at 11:39:41