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

\+ W.P.(C) 12865/2025

SHAMSHAD ....Petitioner

Through: Mr. Surya Nath Pandey, Adv.

versus

UNION BANK OF INDIA THROUGH ITS MANAGER/ AUTHORISED PERSON .....Respondent

Through: Mr. Navin Kumar, Adv.

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

O R D E R

% **12.01.2026**

CM APPL. 52565/2025

Exemption granted, subject to all just exceptions.

The application is disposed of.

W.P.(C) 12865/2025

1. This is a writ petition filed under Article 226 & 227 of the Constitution of India seeking the following reliefs:

> *"a) Direct the Respondent to close the above mentioned loan account no. 560331000008188 and issue NOC/No Due Certificate in respect of the same as well as handover the papers of the allegedly mortgaged/secured property bearing House No. 822, (Old No.28/2e/J2-B/4824,823, Khasra No.719, Village Chandra Wali), Jwala Nagar, Shahdara, Delhi-110032."*

2. Mr. Pandey, learned counsel for the petitioner, states that the father of the petitioner had availed two loan facilities from the respondent bank by opening loan accounts bearing Nos. 560331000008188 and

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565101000013095. As regards the loan account No. 565101000013095, the petitioner's father has cleared the same and received the No Due Certificate dated 22.08.2024. The second loan facility for a sum of Rs. 12 lakhs was obtained by the petitioner's father on 04.06.2013, against immovable property bearing House No. 822, (Old No.28/2e/J2-B/4824,823, Khasra No.719, Village Chandra Wali), Jwala Nagar, Shahdara, Delhi-110032. The petitioner is the gurantor of the said loan facility.

3. He further states that the father of the petitioner has already paid substantial amounts towards the repayment of the said loan facility of Rs. 12 lakh. Despite repeated requests of the petitioner, the respondent bank is neither giving statement of account nor informing the petitioner regarding the amount due and payable on the said loan account.

4. Mr. Pandey only restricts his prayer to the extent that the entire loan transaction along with details of the payment made and the amounts due and payable from the date of loan till today may be provided to the petitioner.

5. For the said reasons, issue notice.

6. Mr. Kumar, learned counsel accepts notice on behalf of the respondent.

7. In view of the prayer made and in view of the fact stated, it is directed that the respondent shall provide petitioner the complete details of loan account bearing No. 560331000008188 along with details of payments made and the amounts due and payable, from the date of granting of the said loan till today. Let the same be done within a period of 2 weeks from today.

8. The petitioner additionally will approach the respondent for a one-time

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settlement and/or settlement which shall be considered by the respondent in accordance with the applicable procedure.

9. In view of the request made by the petitioner and it being acceptable to the respondent, the parties shall appear before Delhi High Court Mediation and Conciliation Centre on 30.01.2026 at 4:30 PM.

10. In case the matter is not settled, the petitioner and respondent shall be at liberty to avail their legal remedies in accordance with law. This Court has not examined the merits of the matter and all legal contentions and grounds urged in this petition are left open to be adjudicated if and as and when the need arises.

11. The petition is disposed of in aforesaid terms.

JASMEET SINGH, J

JANUARY 12, 2026/AS

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