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

+ **W.P.(C) 3836/2026**

IQBAL SINGH

.....Petitioner

Through: Mr. Raj Mani Mishra, Mr. Rahul,
Adv.

versus

RESERVE BANK OF INDIA AND ANR

.....Respondent

Through: Adv Mr Dhaval Mehrotra Adv Ms
Aditi Desai for R1

Ms Malvika Kapila Kalra, Ms Tanwangi Shukla
Ms Apoorva Jain Adv.

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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25.03.2026

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

“a) Issue a Writ of Mandamus, or any other appropriate writ, order or direction, directing the Respondent Bank (Axis Bank / erstwhile Citi Bank) to forthwith credit the lawful payment of Rs. 11,254/- made by the Petitioner on 07.08.2023;

b) Direct the Respondent Bank (Axis Bank / erstwhile Citi Bank) to reverse all interest, late payment charges, penalties, GST, and any other consequential charges levied on account of the aforesaid non-credit, and to ensure that no further such charges are levied until the matter is resolved;

c) Direct the Respondent Bank (Axis Bank / erstwhile Citi Bank) to rectify the Petitioner's credit and financial records, remove all incorrect and adverse entries reported to credit information companies, including CIBIL, and provide official



confirmation to the Petitioner regarding such rectification;

d) Issue appropriate directions to the Reserve Bank of India, the statutory regulator and supervisory authority, to enforce compliance with its regulatory framework, circulars and guidelines on digital payments, grievance redressal, and consumer protection, and to take necessary action against the Respondent Bank for failing to discharge its statutory obligations;

e) Direct the Respondents jointly and severally to pay reasonable compensation to the Petitioner for the financial loss, mental harassment, reputational harm, and denial of credit facilities caused due to their arbitrary, illegal, oppressive, and unlawful acts and omissions; . . .”

2. It is stated that the petitioner has made credit card payment of Rs. 11,254/- on 07.08.2023 and the same is not shown by the respondent No.2.
3. For the said reasons, issue notice.
4. Ms. Desai, learned counsel accepts notice on behalf of the respondent No.1.
5. Let notice be issued to the respondent No.2 through all modes including electronic on the petitioner taking steps within 1 week from today, returnable on 21.08.2026.

JASMEET SINGH, J

MARCH 25, 2026 / (MS)