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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ W.P.(C) 9112/2025 & CM APPL. 38747/2025, CM APPL.
38748/2025, CM APPL. 38749/2025, CM APPL. 76884/2025
KUNAL SOODPetitioner

Through: Mr. Mayank Goel, Adv.

versus

UNION OF INDIA & ORS.Respondent

Through: Mr. Santosh Kumar Rout, SC for R-
5/Central Bank

Mr. Manu Beri, Mr Prateek Kasliwal,
Mr. Raunek Raheja, Ms. Kudrat

Maan, Advs.

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+ W.P.(C) 9124/2025 & CM APPL. 38762/2025, CM APPL.
38763/2025, CM APPL. 38764/2025
KUNAL SOODPetitioner

Through: Mr. Mayank Goel, Adv.

versus

UNION OF INDIA & ORS.Respondent

Through: Mr. Santosh Kumar Rout, SC for R-
5/Central Bank

Mr. Manu Beri, Mr Prateek Kasliwal,
Mr. Raunek Raheja, Ms. Kudrat

Maan, Advs.

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

25.02.2026

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1. These are writ petitions filed under Article 226 of the Constitution of India seeking the following reliefs:-

W.P.(C) 9112/2025

“a) Allow the present Petition and Pass a writ of mandamus or any other similar writ, order or direction thereby directing the Respondent No. 5 to cease and desist all coercive steps for recovery in any manner whatsoever



including loan amount/ EMI, charging of further EMI/interest for the Loan Account Number 4056171813 from the Petitioner; and/or,

OR

Allow the present Petition and Pass a writ of mandamus or any other similar writ, order or direction thereby directing the Respondent No. 5 from recovering/ collecting all legitimate dues of the loan amount/ EMI of the Loan Account Number 4056171813 from Respondent No. 6 only and not from the Petitioner; and/or,

b) Allow the present Petition and Pass a writ of mandamus or any other similar writ, order or direction thereby directing the Respondent No. 4 to not to affect the CIBIL score of the Petitioner; and/or,

c) Allow the present Petition and Pass a writ of mandamus or any other similar writ, order or direction thereby directing the Respondent No. 2 and Respondent No. 3 to take punitive measures against the Respondent No. 5 for violations of its Circular/policy; and/or,..”

W.P.(C) 9124/2025

“a) Allow the present Petition and Pass a writ of mandamus or any other similar writ, order or direction thereby directing the Respondent No. 5 to cease and desist all coercive steps for recovery in any manner whatsoever including loan amount/ EMI, charging of further EMI/interest for the Loan Account Number 4056171802 from the Petitioner; and/or,

OR

Allow the present Petition and Pass a writ of mandamus or any other similar writ, order or direction thereby directing the Respondent No. 5 from recovering/ collecting all legitimate dues of the loan amount/ EMI of the Loan Account Number 4056171802 from Respondent No. 6 only and not



from the Petitioner; and/or,

b) Allow the present Petition and Pass a writ of mandamus or any other similar writ, order or direction thereby directing the Respondent No. 4 to not to affect the CIBIL score of the Petitioner; and/or,

c) Allow the present Petition and Pass a writ of mandamus or any other similar writ, order or direction thereby directing the Respondent No. 2 and Respondent No. 3 to take punitive measures against the Respondent No. 5 for violations of its Circular/policy; and/or,...”

2. For the reasons stated in the petitions, issue notice.
3. Mr. Rout, learned Standing Counsel, accepts notice on behalf of respondent No. 5, seeks and shall file a reply before the next date of hearing.
4. Issue notice to all other respondents through all modes including electronic on the petitioner taking steps within one week from today, returnable on 10.03.2026.

JASMEET SINGH, J

FEBRUARY 25, 2026/sp