

IN THE HIGH COURT OF PUNJAB & HARYANA AT CHANDIGARH

2025:PHHC:017967-DB



Civil Writ Petition-PIL No. 27 of 2025 (O&M)

Date of Decision: 06.02.2025

Mukesh Kumar Joshi

.....Petitioner

versus

Union of India and others

.....Respondents

CORAM: HON'BLE MR. JUSTICE SHEEL NAGU, CHIEF JUSTICE
HON'BLE MR. JUSTICE SUMEET GOEL, JUDGE

Present : Mr. Ganesh Chand Sharma, Advocate (through v.c.)
for the petitioner.

Ms. Divya Sharma, Sr. Panel Counsel
for respondent-UI.

SHEEL NAGU, CHIEF JUSTICE (Oral)

The petitioner who is before this Court in a Public Interest Litigation seeks a direction for conducting impartial investigation into the alleged illegal opening and closure of loan hubs/centralized loan processing centres which violates the mandatory provisions of Banking Regulations Act, 1949.

2. The petitioner has already made a representation dated 15.05.2024 (Annexure P-5) to the Governor of Reserve Bank of India which is said to be not attended to as yet.

3. This Court would not like to go into the merits of the matter as the disputed questions of facts are involved and the authority concerned has not dealt with the issue raised and therefore, it would not appropriate to enter into the merits of the matter while exercising powers of judicial review.

4. Accordingly, this petition stands disposed of with a direction to the petitioner to file a fresh representation before the Reserve Bank of India along with a copy of this order, which if done within a period of thirty days, the same shall be considered and decided in accordance with law by passing a speaking order and communicating the same to petitioner.

**(SHEEL NAGU)
CHIEF JUSTICE**

**(SUMEET GOEL)
JUDGE**

06.02.2025

ravinder

Whetherspeaking/reasoned	√Yes/No
Whetherreportable	Yes/No√