



WEB COPY



WP No.11301 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 21.07.2026

CORAM

THE HON'BLE MR.SUSHRUT ARVIND DHARMADHIKARI,
CHIEF JUSTICE

AND

THE HON'BLE MR.JUSTICE G.ARUL MURUGAN

WP No.11301 of 2026

M/s. Sriram Engineering company
Rep. by its proprietor S.Krishnamoorthy,
having its office at No. 6 GP. Mahal, New Sidhapudur,
Coimbatore 641 044
also at
24 G-1 Kala Flat,
Bhujanga Roa Street,
Saidapet, Chennai 15

: Petitioner

Versus

1. THE RBI OMBUDSMAN
Reserve Bank of India,
Fort Glacis , 16
Rajaji Rd, Fort St.George, Chennai 01

2. TamilNad Mercantile Bank
George town Branch,
194 Anna Pillai Street,
George Town, Chennai 01

: Respondents

Prayer: Petition filed under Article 226 of the Constitution of India for issuance of a Writ of Certiorarified Mandamus direction of a similar nature, quash the impugned order dated 26.09.2025 as being illegal, arbitrary and violative of the principles of natural justice and consequently direct the 1st respondent to reconsider petitioners complaint No. N202425027012358.



WP No.11301 of 2026

WEB COPY

For Petitioner

: Mr.S.Hasthisha Desikan

For Respondents

: Ms.Keerthi Varshini T.,
for M/s.Aiyar & Dolia,
for the first respondent

Mr.V.Chandrasekaran,
Standing counsel,
for the second respondent

ORDER

(Order of the Court was made by the Hon'ble Chief Justice)

This writ petition, filed under Article 226 of the Constitution of India, challenges the order passed by the first respondent/ombudsman, dated 26.9.2025.

2. Learned counsel for the petitioner submitted that the petitioner has raised certain grievances. However, the first respondent has not considered them and has passed the impugned order dated 26.09.2025. According to the learned counsel, the impugned order suffers from perversity and non-application of mind, since none of the grievances expressed by the petitioner has been dealt with.

3. Per contra, learned counsel for the first respondent submitted that the proceedings before the ombudsman is only summary in



WP No.11301 of 2026

nature and the grievances expressed by the petitioner in its complaint have been duly taken note of, and a detailed order has been passed, after considering the materials available, and therefore, no interference is required in the impugned order.

4. The petitioner has filed this writ petition aggrieved by the order of the first respondent/ombudsman, dated 26.09.2026, primarily on three grounds, viz., (i) there is a delay on the part of the second respondent bank in refunding the GST amount; (ii) excess amount paid towards bank guarantees is required to be refunded; (iii) wrong classification of its account as 'non-performing asset'.

5. As regards the first grievance that there is delay on the part of the second respondent bank in refunding the GST amount, the bank has clarified that the application itself was made belatedly by the petitioner and the ombudsman, taking note of the said fact, observed that there is no delay on the part of the second respondent bank.

6. With regard to the second grievance, viz., there is certain excess payment made towards the bank guarantees which needs to be refunded, the bank, upon review, found that excess charges were



WP No.11301 of 2026

levied, and after deducting applicable charges, refunded a sum of Rs.1,58,054/-, and the same was also informed to the petitioner vide letter dated 30.07.2025. The first respondent ombudsman had taken note of this aspect that the excess amount has been refunded.

7. The third grievance of the petitioner is with regard to the classification of account as 'NPA', which according to the petitioner has been wrongly made. If the petitioner is of the view that the classification of its account has been wrongly made, the remedy lies before the competent forum and not before the ombudsman.

8. The first respondent ombudsman has considered all the materials, and taking note of the above aspects, has come to a conclusion that the grievances of the petitioner have been addressed and there is nothing further to be adjudicated. Since the proceedings before the ombudsman is summary in nature, this Court is of the view that the grievances of the petitioner have been addressed and it is open to the petitioner to approach the appropriate forum, if he is still aggrieved.



WP No.11301 of 2026

WEB COPY

9. In view of the above, we find no merits in the writ petition and the writ petition stands dismissed. There will be no order as to costs.

(SUSHRUT ARVIND DHARMADHIKARI, CJ.) (G.ARUL MURUGAN, J.)
21.07.2026

Index : Yes/No
Neutral Citation : Yes/No
tar

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WEB COPY



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WP No.11301 of 2026

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