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W.P.(MD).No.4858 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 23.02.2026

CORAM:

THE HONOURABLE MR.JUSTICE R.VIJAYAKUMAR

W.P(MD)No.4858 of 2026

and

W.M.P(MD) No.4082 of 2026

S.Mathiyalagan

...Petitioner

Vs

1.The Banking Ombudsman
NBFC Ombudsman Office,
Reserve Bank of India,
Fort Galcis, Rajaji Salai,
Chennai 600 001.

2. The Authorized Officer/Branch Manager
M/s. Aadhar Housing Finance Ltd.
(Formerly DHFL Vysya Housing Finance Ltd..)
2nd Floor, No.3, JVT Towers,
8th A Main Road, S.R. Nagar,
Bengaluru 560 027,
Karnataka State.

3. The Authorized Officer/ Branch Manager,
M/s. Aadhar Housing Finance Ltd.
(Formerly DHFL Vysya Housing Finance Ltd.)
Karaikudi Branch, No. 25/7
Selvi Tower, 2nd Floor
College Road, Opp to Income Tax Office
Karaikudi
Sivagangai District-630002.

... Respondents



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PRAYER: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus directing the first respondent herein to take action against the respondents No. 2 and 3 for collecting higher interest at the rate of 16.05% for housing loan availed in File No. 00000195 reassigned with Account No.0000022600000144 irrespective of the changes in REPO rate of interest fixed by the Reserve Bank of India and also against the terms and conditions enumerated in the Housing Loan sanction letter and agreement whereby increasing the tenure of repayment from December 2027 to November 2030 by collecting EMI with 16.05 % of interest by considering the representation dated 21.01.2026 within a stipulated time period in accordance with law.

For Petitioner : Mr.G.Vishnuram

ORDER

The present writ petition has been filed seeking a Mandamus as against the first respondent to initiate appropriate action as against the respondents 2 and 3 for charging higher rate of interest than what was fixed by the Reserve Bank of India.

2. Since the allegations are as against the respondents 2 and 3, the petitioner has lodged a complaint with the first respondent on 21.01.2026 and



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it has been acknowledged by the first respondent. Since no action has been initiated so far, the present writ petition has been filed.

3. Considering the above said facts, the first respondent is directed to consider the representation of the writ petitioner dated 21.01.2026 and pass orders on merits and in accordance with law, within a period of four weeks from the date of receipt of a copy of this order.

4. With the above said observation, this Writ Petition stands disposed of. There shall be no order as to costs. Consequently connected Miscellaneous Petition stands closed.

23.02.2026

NCC : Yes/No
Index : Yes / No
Internet : Yes / No
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R.VIJAYAKUMAR,J.

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