



W.P(MD)No.22719 of 2026

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 07.08.2026

CORAM:

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P(MD)No.22719 of 2026

K.Karuppaiah

... Petitioner(s)

vs.

1.The Nodal Officer,
Trans Union CIBIL Limited,
One Word Centre,
Tower 2A, 19th Floor, Senpati Bapat Marg,
Elphinstone Road,
Mumbai-400 013.

2.The Banking Ombudsman,
Reserve Bank of India,
Fort Glancis,
Chennai-600 001.

3.Kotak Mahindra Bank Limited,
Regional Office,
5th Floor, Samson Towers,
402L Pantheon Road, Egmore,
Chennai-600 008.

... Respondent(s)

PRAYER : Writ Petition, filed under Article 226 of the Constitution of India, praying this court to issue a Writ of Mandamus, directing the respondent Nos.1



W.P(MD)No.22719 of 2026

and 2 herein to take necessary action based on the petitioner's representation dated 30.06.2026 regarding to remove the unknown loan transaction in the name of the third respondent reflected in his CIBIL Score within a stipulated time as fixed by this Court.

For Petitioner : Mr.C.Jeya Prakash

For R-2 : Mr.K.R.Laxman, Standing Counsel

ORDER

This Writ Petition has been filed seeking issuance of a Writ of Mandamus directing the respondent Nos.1 and 2 herein to take necessary action based on the petitioner's representation dated 30.06.2026, with regard to removal of the unknown loan transaction reflected in the petitioner's CIBIL score, within a stipulated time as may be fixed by this Court.

2. Heard the learned counsel appearing for the petitioner and Mr.K.R.Laxman, learned Standing Counsel, who accepts notice on behalf of the second respondent.

3. Since no adverse order is going to be passed against the first and third respondents, notice to them is dispensed with.

2/6



W.P(MD)No.22719 of 2026

WEB COPY

4. The learned counsel appearing for the petitioner would submit that the petitioner has not borrowed any loan from any bank. However, an unknown loan transaction has been reflected in the petitioner's CIBIL report in the name of the third respondent, as if the petitioner had committed default in repayment. Aggrieved by the same, the petitioner submitted a representation dated 30.06.2026 to the second respondent seeking necessary action for removal of the said unknown loan transaction from his CIBIL report. However, no action has been taken on the said representation. Hence, the present Writ Petition has been filed.

5. The learned counsel appearing for the second respondent would submit that no such representation is available with the second respondent. He would further submit that if the petitioner submits a fresh representation along with the necessary documents, the same will be considered and appropriate orders will be passed within a period of four weeks from the date of receipt of a copy of this order.



W.P(MD)No.22719 of 2026

WEB COPY

6. In view of the above submission, the petitioner is directed to submit a fresh representation to the second respondent, along with a copy of the earlier representation dated 30.06.2026 and a copy of this order, within a period of two weeks from the date of receipt of a copy of this order. On receipt of the same, the second respondent shall consider the petitioner's representation and pass appropriate orders, on merits and in accordance with law, within a period of four weeks thereafter.

7. With the above direction, this Writ Petition is disposed of. No costs.

07.08.2026

NCC : Yes / No

Index : Yes / No

Internet : Yes

TSG

To

1. The Nodal Officer,
Trans Union CIBIL Limited,
One Word Centre,
Tower 2A, 19th Floor, Senapati Bapat Marg,
Elphinstone Road,
Mumbai-400 013.

4/6



W.P(MD)No.22719 of 2026

WEB C

- 2.The Banking Ombudsman,
Reserve Bank of India,
Fort Glancis,
Chennai-600 001.

- 3.Kotak Mahindra Bank Limited,
Regional Office,
5th Floor, Samson Towers,
402L Pantheon Road, Egmore,
Chennai-600 008.



WEB COPY



W.P(MD)No.22719 of 2026

M.DHANDAPANI,J.

TSG

**ORDER MADE IN
W.P(MD)No.22719 of 2026**

DATED : 07.08.2026