



WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 02.12.2021

CORAM :

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.NO.25600 OF 2021

M.Janakiraman

... Petitioner

-Vs-

1. The Union of India,
Rep. by General Manager,
Reserve Bank of India,
Fort Glacis, Kamarajar Salai,
Chennai - 600 001.
2. The Banking Ombudsman,
C/o. Reserve Bank of India,
(Banking Office),
Fort Glacis, Kamarajar Salai,
Chennai - 600 001.
3. The Principal Nodal Officer,
ICICI Bank Limited,
Bandra Kurla Complex,
Bandra East,
Mumbai - 400 051.
4. The Manager,
ICICI Bank Limited,
Credit Card Division,
Arihant Insight, Ambattur,
Ambattur Industrial Estate,
Chennai - 600 058.

... Respondent

PRAYER:- Writ Petition under Article 226 of the Constitution of India praying for the issuance of a Writ of Mandamus or any other writ, directing the 2nd respondent to take action against 4th respondent to follow the due process of law, regarding collection of loan amount, as guided by Reserve Bank of India forthwith petitioner complaint dated 05.08.2021.

For Petitioner : Mr.M.Govindarajan

For Respondents : No Appearance



O R D E R

This Writ Petition is filed seeking issuance of a Writ of Mandamus to directing the 2nd respondent to take action against 4th respondent to follow the due process of law, regarding collection of loan amount, as guided by Reserve Bank of India forthwith petitioner complaint dated 05.08.2021.

2. The case of the petitioner is that the 4th respondent representative approached the petitioner submitting that they are ready to provide the Credit Card facilities. Due to frequent approach, the petitioner accepted the Credit card from the 4th respondent and the credit card limit is Rs.1,80,000/-. The petitioner frequently purchased things through the Credit Card and due to the pandemic he is not able to repay the credit card amount periodically. Thereby the 4th respondent is claiming abnormal interest of Rs.2,23,000/- and persistently insisting and threatening the petitioner for the payment of the same. For which the petitioner made a complaint before Ombudsman. Towards abnormal collection of interest, the petitioner also made a representation to the 3rd and the 2nd respondent. However till date no order was passed. Hence the present writ petition is filed.

3. The learned counsel appearing for the petitioner submitted that this Court may issue a direction to the 3rd respondent to consider the petitioner's representation and pass appropriate orders.

4. Since no adverse orders are being passed against the 3rd and 4th respondent, notice to the 3rd and 4th respondent is dispensed with. Considering the limited request made by the learned counsel appearing for the petitioner, this Court, without going into the merits of the issue is inclined to issue a direction to the 3rd respondent to consider the petitioner's representation dated 05.08.2021 within a period of 6 weeks from the date of receipt of a copy of this order. In view of the above, this writ petition is disposed of. No costs.

Sd/-

Assistant Registrar(CS IV)

//True Copy//

Sub Assistant Registrar

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To

1. The General Manager,
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Reserve Bank of India,
Fort Glacis, Kamarajar Salai,
Chennai - 600 001.
2. The Banking Ombudsman,
C/o. Reserve Bank of India,
(Banking Office),
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KG(CO)
PBS/21/12/2021