



WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 20.12.2021

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

WRIT PETITION NO.27102 OF 2021

L.Mathavan

... Petitioner

.Vs.

1. The Honourable Ombudsman,
C/o.Reserve Bank of India,
Fort Glacis,
Chennai - 600 001.
2. The Manager,
ICICI Bank Limited,
Arihant Insight,
Ambattur,
Ambattur Industrial Estate,
Chennai - 600 058.

... Respondents

PRAYER:-

Writ Petition filed under Article 226 of the Constitution of India praying for the issuance of a writ of Mandamus, directing the 1st Respondent to take action against the 2nd Respondent to follow the due process of law, regarding collection of loan amount as guided by Reserve Bank of India, forthwith the Petitioner's complaint dated 06.10.2021.

For Petitioner : Mr.M.Govindarajan

O R D E R

Petitioner has come up with the present Writ Petition seeking a direction to the 1st Respondent to take action against the 2nd Respondent to follow the due process of law, regarding collection of loan amount as per the guidelines of the Reserve Bank of India, based on his complaint, dated 06.10.2021.

2. According to the Petitioner, he obtained personal loan from the 2nd Respondent/Bank to the tune of Rs.4,70,000/- and he repaid a sum of Rs.2,55,220/- to the 2nd Respondent. However,



the recovery team of the 2nd Respondent persistently insisted the Petitioner to settle the abnormal arrears of Rs.3,83,061/- without furnishing proper details. When the Petitioner questioned the 2nd Respondent/Bank as regards computation of the said amount, the recovery team of the 2nd Respondent/Bank came to the Petitioner's house with rowdy elements, used unparliamentary words against him and his family members and threatened him with dire consequences. Aggrieved over the same, the Petitioner sent a complaint dated 06.10.2021 to the 1st Respondent. As no action is taken on his complaint, having no other alternative, the Petitioner is before this Court.

3. Learned counsel for the Petitioner submitted that, a direction may be issued to the 1st Respondent herein to dispose of the Petitioner's complaint dated 06.10.2021 in accordance with law, within a stipulated time.

4. Heard the learned counsel on either side and perused the material documents available on record.

5. Considering the facts and circumstances of the case and without going into its merits, as there is no adverse order against the 2nd Respondent herein, this Court directs the 1st Respondent herein to consider the Petitioner's complaint dated 06.10.2021 in accordance with law and pass appropriate orders, after giving an opportunity of hearing to the parties, as expeditiously as possible.

The Writ Petition is disposed of accordingly. No costs.

Sd/-
Assistant Registrar(CS VII)

//True Copy//

Sub Assistant Registrar

(aeb)

To

The Ombudsman,
C/o. Reserve Bank of India,
Fort Glacis,
Chennai - 600 001.

W.P.NO.27102 OF 2021

SMI (CO)
PBS/06/01/2022