



W.P.No.28391 of 2014

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 14.11.2022

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THE HONOURABLE **MR.JUSTICE C.SARAVANAN**

W.P.No.28391 of 2014

S.Ramu

... Petitioner

Vs

1.The General Manager,
Reserve Bank of India,
Head Office, P.B.No.901,
Shahid Bagat Singh Road,
Mumbai – 400 001.

2.The Department of Banking Supervision,
Reserve Bank of India,
Rep by its Chief Manager,
Central office – World Trade Centre I,
Cuffee Parade, Colaba,
Mumbai – 400 005.

3.HDFC Bank Ltd,
Rep by its Chairman & Managing Director,
HDFC Bank House,
Senapati Bapat Marg, Lower Parel (W),
Mumbai – 400 013.

... Respondents



W.P.No.28391 of 2014

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Prayer: Petition filed under Article 226 of the Constitution of India, praying for issuance of a Writ of Mandamus, directing the first and second respondents to dispose of petitioner's representation dated 03.12.2012 to the first respondent and subsequently on 23.02.2013, 29.08.2013 and 10.09.2013 to second respondent requesting them to conduct a thorough investigation into the acts of HDFC Bank Ltd., the third respondent herein set out by the petitioner in his representations.

For Petitioner : Mr.E.Jaya Sankar
for Mr.R.Kumar

For Respondent : No Appearance
for R1 & R2
Mr.T.K.M.Sai Krishnan
for R3

ORDER

This writ petition has been filed by the petitioner as one of the customer of the 3rd respondent/Bank. The petitioner has filed this writ petition for a mandamus to direct the 1st respondent/General manager and 2nd respondent/Department of Banking Supervision, Reserve Bank of India to consider and dispose the petitioner's representations dated 03.12.2012, 23.02.2013, 29.08.2013 and 10.09.2013 to investigate into the affairs/acts of the 3rd respondent.



W.P.No.28391 of 2014

WEB COPY

2.In my view, this writ petition is not maintainable. The petitioner has an alternate remedy to approach the Banking Ombudsman under the provisions of the RBI Act/Banking Regulation Act. That apart, the petitioner has filed this writ petition as a public spirited person though appears to have grievance with the third respondent. Therefore, I am inclined to dismiss this writ petition. However, liberty is given to the petitioner to file an appropriate application before the Banking Ombudsman to redress his grievance, if any, within a period of 30 days from the date of receipt of a copy of this order.

3.This writ petition stands dismissed with the above observations.

No costs.

14.11.2022

Index : Yes/No
Speaking/Non-Speaking Order
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W.P.No.28391 of 2014

To

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W.P.No.28391 of 2014

C.SARAVANAN, J.

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W.P.No.28391 of 2014

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