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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 07.04.2022

CORAM

THE HONOURABLE DR. JUSTICE ANITA SUMANTH

W.P.No.32800 of 2019

J.Jayagopalan

... Petitioner

Vs

1. The State Bank of India,
Represented by its Managing Director,
5th Floor, State Bank Bhawan
Madame Cama Road,
Mumbai, Maharastra - 400 021.
2. The Manager,
SBI Cards and Payments Services Pvt. Ltd.
P.O.Box No.28, GPO, New Delhi - 110 001.
3. Mr.Thiagarajan,
SBI Cards and Payments Services Pvt.Ltd.
No.141, 10th Floor, TVH,
Agni 2 Park, OMR,
Chennai - 600 096.

... Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, directing the Respondents 1 and 2 to credit the sum of Rs.2,22,144/- (Rupees Two Lakhs Twenty Two Thousand One Hundred and Forty Four Only) siphoned off from the Petitioner's Debit Card No.5088 0600 0191 7176, 5103 7200 3694 7834, 4591 5300 0251 9646 issued by the 1st Respondent Bank to the Petitioner's Bank Account No.A/c No.10311760114 maintained at Lattice Bridge Road, Thiruvanmiyur Branch in accordance with the circular dated 06.07.2017 issued by RBI.

For Petitioner : Mr.Navin Suresh
for Mr.Richard Wilson

For Respondents : Mr.K.Chandrasekaran for R1

For R2 & R3 : -NA-



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O R D E R

The petitioner, a senior citizen, has sought a writ of mandamus directing respondents 1 and 2, i.e., The State Bank of India, represented by its Managing Director/R1 and The Manager, SBI Cards and Payments Services Pvt. Ltd./R2 to credit a sum of Rs.2,22,144/- that he alleges was siphoned off from his Debit Cards issued by the 1st Respondent Bank.

2. No prayer is made as against R3 who is one Mr.Thiagarajan, SBI Cards and Payments Services Pvt. Ltd. Hence this writ petition stands dismissed as against R3. Even as against the relief sought qua R1 and R2, to address the grievance of the petitioner would require determination of various factual details and particulars and this Court sitting under Article 226 of the Constitution of India is not inclined to embark upon such an exercise. It is hence appropriate, and I permit that the petitioner approach the Ombudsman of the Bank, who is the authority made specifically to address the grievances of the consumers in the field of banking, if he is so inclined.

3. With this observation, this writ petition stands dismissed. No costs.

Sd/-

Assistant Registrar(CS V)

//True Copy//

Sub Assistant Registrar

nst/sl

To

1. The Managing Director,
State Bank of India,
5th Floor, State Bank Bhawan
Madame Cama Road, Mumbai, Maharashtra - 400 021.

2. The Manager,
SBI Cards and Payments Services Pvt. Ltd.
P.O.Box No.28, GPO, New Delhi - 110 001.

+1cc to M/s.P.Wilson Associates, Advocate, S.R.No.24454

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KK[co]
NSK 25/04/2022