



W.P.No.8552 of 2023

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 20.03.2023

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.No.8552 of 2023

S.Marimuthu

.. Petitioner

Vs.

1. The Ombudsman,
C/o.Reserve Bank of India,
For Grade,
Chennai-600001.

2. The Manager,
ICICI Bank Limited,
Arihant Insight, ambattur,
Ambattur Industrial Estate,
Chennai-600058.

.. Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India to issue a Writ or Order or Direction or any other orders in the nature of Writ of Mandamus directing the 1st respondent to take action against 2nd respondent to follow the due process of law, regarding collection of loan amount, as guided by Reserve Bank of India forthwith petitioner complaint dated 23.02.2023.

For Petitioner : M/s.T.R.Nigenthiran



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ORDER

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This Writ Petition has been filed praying to direct the 1st respondent to take action against the 2nd respondent to follow due process of law in collecting the loan amount based on the complaint made by the petitioner on 23.03.2023.

2. It is the case of the petitioner that he borrowed a Credit Card from the 2nd Respondent bank for a sum of Rs.96,000/- and there was a default in re-payment of the same. While being so, the petitioner was insisted by the bank to settle the abnormal arrears of Rs.92,782/- towards the aforesaid loan amount. Aggrieved by the same, the petitioner made a complaint to the 1st respondent herein to take action against the 2nd respondent for imposing the arrear amount with heavy interest and other charges. However, till date, no action has been taken on his complaint. Hence, the present Writ Petition has been filed.

3. Though very many grounds have been raised, learned counsel for the petitioner submits that it would suffice if this Court issues a



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direction to the 1st respondent to take action on the complaint dated 23.02.2023 made by the petitioner as expeditiously as possible.

4. A perusal of the complaint made by the petitioner reveals that no particulars have been provided as to how much amount was spent through the Credit Card. The complaint being bereft of any material record, this Court cannot issue any affirmative direction to the respondents. Hence, the prayer sought for in this Writ Petition cannot be granted.

5. Accordingly, this Writ Petition stands dismissed. There shall be no order as to costs.

20.03.2023

Index : Yes / No

Internet : Yes / No

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M.DHANDAPANI, J.

NHS

To

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C/o.Reserve Bank of India,
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Chennai-600001.
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