



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 27.02.2023

CORAM

THE HON'BLE Mr. JUSTICE **C.V.KARTHIKEYAN**

W.P.No.29640 of 2022

Nagamuthu Manickam

.. Petitioner

Vs.

1.The Governor,
Reserve Bank of India,
Mumbai – 400 001.

2.The Manager,
Reserve Bank of India,
No.16, Rajaji Salai,
Chennai – 1.

3.The Branch Manager,
Ujjivan Small Finance Bank Ltd.,
E-Raja Street,
Big Kancheepuram.

... Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India praying to issue a Writ of Mandamus, directing the respondents 1 and 2 to consider and dispose of the representation dated 18.10.2022 of the petitioner with regard to his grievance against the 3rd respondent Bank, within a limited time frame.



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For Petitioner

.. Mr.G.Punniakoti

For Respondents

For R1 & R2

.. Mr.C.Mohan
for M/s.King & Patridge

For R3

.. Mr.D.Sathiyaraj

ORDER

This writ petition has been filed in the nature of Mandamus, seeking consideration of a representation dated 18.10.2022 relating to grievances against the third respondent Bank/ Ujjivan Small Finance Bank Limited.

2. The writ petition had come up for consideration on 09.01.2022 and again on 15.02.2023. It was directed to be listed after one week. Accordingly, it has been posted today. Today, it is stated that the petitioner had given change of Vakalat and a new counsel represented. That conduct of the petitioner cannot be appreciated by this Court.

3. It is stated that the petitioner had an account with the third respondent Bank for five years and had been regularly and periodically depositing funds. He had not been permitted to withdraw amount from May



2022 onwards and the Bank account had been frozen. He had submitted a representation on 12.10.2022 to the Manager of the Bank and also contacted the Bank in person.

4. It had been stated that, having no other alternative remedy, the present writ petition has been filed.

5. It has to be brought to note that the Court cannot issue any directions to a Bank, when there is contractual relationship as a banker and the customer. The petitioner should work out his remedy in manner known to law. The writ Court is not the proper forum.

6. The writ petition stands dismissed. No costs.

27.02.2023

Index: Yes/No
Internet: Yes/No
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C.V.KARTHIKEYAN,J.

ata

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