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W.P.(MD)No.12966 of 2020

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 14.07.2023

CORAM

THE HONOURABLE MRS.JUSTICE **S.SRIMATHY**

W.P.(MD)No.12966 of 2020

L.Valantine Joerex

... Petitioner

vs.

1.The Managing Director cum Chief
Executive Officer,
Yes Bank Limited,
(Online Credit Card Section),
Corporate Headquarters,
Yes Bank Tower – 2,
India Bulls Finance Centre,
27th Floor, Senapati Bapat Marg,
Elphinstone (W),
Mumbai-400 013.



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- 2.The Zonal Officer,
Zonal Office,
Yes Bank Limited,
(South Zone),
15- A, 6th Avenue,
Shri Kumaran Illam,
Besant Nagar, Chennai – 600 090.
- 3.The Branch Manager,
Yes Bank Limited,
Thillainagar Branch,
B-11, Star Tower, 11th Cross,
Colony Road, Thillainagar,
Tiruchirapalli – 600 019.
- 4.The Regional Director,
The Regional Office,
The Reserve Bank of India,
No.16, Rajaji Salai,
Fort Glacis, Chennai – 620 001.
- 5.The Commissioner of Police,
Office of the Commissioner of Police,
Pudukottai Road,
Subramaniapuram, TVS Tolgate,
Tiruchirapalli District – 620 020.

... Respondents



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PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Mandamus, to direct the 4th respondent to initiate suitable action as per its master circular on credit card operation of banks, dated 01.07.2011, vide No.RBI / 2011-12 / 63 DBOD.No.FSD.BC.14 / 24.01.011 / 2011 / 12 against respondents 1 to 3 by considering the petitioner's representation, dated 26.08.2020, sent to the 4th respondent.

For Petitioner	: Mr.R.Suresh Kumar for M/s.Prisicilla Pandian
For R1 to 3	: Mr.V.Veera Pandian for M/s.Vast Law Associates
For R4	: Mr.K.R.Laxman
For R5	: Mr.C.Baskaran Government Advocate *****

ORDER

This writ petition is filed for writ of Mandamus, to direct the 4th respondent to initiate suitable action as per its master circular on credit



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card operation of banks, dated 01.07.2011, against respondents 1 to 3 by considering the petitioner's representation, dated 26.08.2020, sent to the 4th respondent.

2.The allegation against the respondent Bank is that they have deducted some amount during the COVID-19 pandemic period which is against the rules. This Court is not inclined to go into the merits of the allegation.

3. It is seen that the petitioner has already submitted written complaint through post and he has produced the postal receipts along with acknowledgement card. However, the contention of the respondents is that they did not receive it, because during the COVID-19 pandemic nobody was available in the Bank. Therefore, the petitioner is directing



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the petitioner to submit the written representation to the respondents.

4.The learned Counsel appearing for the respondent Bank submitted that they have Internal Redressal Grievance Committee. The said written complaints shall be placed before the said committee. The respondents shall give personal hearing as well, thereafter, consider the petitioner's claim and pass orders in accordance to law. The said exercise shall be completed within a period of eight weeks from the date of receipt of a copy of this order.

5.With the above said observation, the writ petition is disposed of.

No costs.

Index : Yes / No

Internet : Yes

NCC : Yes / No

Tmg

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To

The Commissioner of Police,
Office of the Commissioner of Police,
Pudukottai Road,
Subramaniapuram, TVS Tolgate,
Tiruchirapalli District – 620 020.



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S.SRIMATHY, J

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