



W.P.No.8683 of 2021

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 14.06.2024

CORAM:

THE HONOURABLE MR. JUSTICE **G.K.ILANTHIRAIYAN**

W.P.No.8683 of 2021

K.R.Sathish

... Petitioner

Vs.

- 1.Union of India,
Rep. By its Secretary,
Ministry of Finance,
Government of India,
North Block,
New Delhi 110 001
- 2.Reserve Bank of India,
No.16, Kamarajar Salai,
Fort Glacis,
Chennai 600 001
- 3.M/s.Trans Union CIBIL Ltd.,
19th Floor, Tower 2A & B,
One India Bulls Centre,
Senapati Bapat Marg,
Lower Parel,
Mumbai 400 013
- 4.M/s.Citi Bank,
No.2, Club House Road,
Express Estate,
Thousand Lights,
Chennai,
Tamilnadu 600 002
- 5.M/s.Kotak Mahindra Bank,
Ground Floor,



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- Capitals,
No.555, Anna Salai,
Thiru.Vi.Ka.Kudiyiruppu,
Teynampet,
Chennai 600 018
- 6.M/s.ICICI Bank,
ICICI Bank Towers,
Bandra-Kurla Complex,
Mumbai 400 051
- 7.M/s.India Bulls Ventures Ltd.,
Tower 18th Floor Indiabulls Finance Centre,
Senapati Bapat Marg,
Fitwala Road, Babasheb Ambedkar Nagar,
Mumbai,
Maharashtra 400 013 and
At.No.559, Anna Salai,
Teynampet,
Chennai 600 018
- 8.M/s.HDFC Bank,
No.96, Prince Kushal Towers,
Ground Floor,
Anna Salai,
Mount Road,
Chennai 600 002
- 9.M/s.SBI Card,
10th Floor, TVH Agnitio Park,
No.141, Rajiv Gandhi Salai,
Kandanchavadi,
Chennai 600 096
- 10.M/s.Hong Kong and Shanghai Banking Corporation Ltd.,
HSBC Corporate Office,
Rajaji Salai,
Mannady,
George Town,
Chennai 600 009

... Respondents

PRAYER: Writ Petition is filed under Article 226 of Constitution of



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India praying to issue a Writ of Mandamus directing the respondents herein to rectify the illegal transactions routed into the petitioner's CIBIL Credit Score/ Rating pertaining to the petitioner's permanent account number viz., PAN No.BISPS8463E with immediate effect and further for a direction, directing the first and second respondents to initiate appropriate legal proceedings against the respondents 3 to 10 and the officials therein, considering the petitioner's representation dated 08.02.2021 on merits and in accordance with law.

For Petitioner : Mr.J.Ashok

For Respondents

For R2 : Mr.C.Mohan,
for M/s.King & Partridge

For R3 : Mr.S.Parthasarathy

For R6 : Mr.K.Balamurali
for M/s.Shivakumar and Suresh

For R10 : Mr.P.Hartik Vishal
for M/s.R & P Partners

For R9 : Mr.S.Sethuraman

For R8 : Mr.S.Krishna

ORDER

This writ petition has been filed for direction to the respondents to rectify the illegal transactions routed into the petitioner's



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cibil credit scores / rating pertaining to the petitioner's permanent account viz., PAN No.BISPS8463E.

2. It is seen that on receipt of the complaint from the petitioner, the second respondent by its communication dated 08.06.2021, after conducting enquiry, closed the same. Further, it is seen from the records and the documents produced by the learned counsel appearing for the second respondent revealed that there are allegations as against respondents 4 to 10 with regards to using the petitioner's pan and aadhar numbers for some other loan account numbers and the petitioner was shown as defaulter. Therefore, credit score of the petitioner literally came down. In this regard, already the petitioner lodged complaint before the Central Bureau of Investigation and this Court by order dated 16.10.2023 in WP.No.9338 of 2021 directed the CBI to conduct a detailed enquiry on the complaint forwarded by the first respondent and to pass orders on merits and in accordance with law. Now enquiry is pending on the file of the Central Bureau Investigation, Chennai. Therefore, the direction sought for in this writ petition cannot be considered till the outcome of the investigation by the Central Bureau of Investigation.



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3. That apart, the complaint lodged by the petitioner was already enquired and closed by the second respondent by the communication letter dated 04.03.2001.

4. In view of the above, this writ petition is dismissed. There shall be no order as to costs.

14.06.2024

Neutral citation: Yes/No

Index: Yes/No

Speaking/Non-speaking order
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To

1.Secretary,

Union of India,

Ministry of Finance,

Government of India, North Block, New Delhi 110 001

2.Reserve Bank of India,

No.16, Kamarajar Salai, Fort Glacis, Chennai 600 001

3.M/s.Trans Union CIBIL Ltd.,

19th Floor, Tower 2A & B, One India Bulls Centre,

Senapati Bapat Marg, Lower Parel, Mumbai 400 013



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G.K.ILANTHIRAIYAN, J.

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