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W.P.No.14810 of 2021

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 17.04.2024

CORAM

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

W.P.No.14810 of 2021
and
W.M.P.No.15684 of 2021

Heerachand Surana

... Petitioner

-Vs-

1.Reserve Bank of India,
No.16, Rajaji Salai,
Fort Glacis,
Chennai-600 001.

2.The Manager,
HDFC Bank Credit Cards Division,
P.O.Box No.8654,
Thiruvannamiyur P.O.,
Chennai-600041.

3.Cibil

... Respondents

Prayer:- Writ Petition filed under Article 226 of Constitution of India for the issuance of Writ of Mandamus, directing the 2nd respondent to adhere to the RBI circular dated 27.03.2020 and as per the directions of the Supreme Court in W.P.(Civil).No.825 of 2020 to waive the compound interest, interest on interest and penal interest in respect of the credit card No.4854980603936727 of the petitioner.

For Petitioner : Mr.Vedavallikumar
For R2 : Mr.S.Krishna



W.P.No.14810 of 2021

ORDER

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This Writ Petition has been filed for a direction directing the second respondent to adhere the guidelines issued by the Reserve Bank of India and waive the compound interest, interest on interest and penal interest in respect of the credit card No.4854980603936727 of the petitioner.

2. The case of the petitioner is that he was affected with COVID 19 and as such, he was not able to pay the amount, which was used through his credit card. Now the petitioner seeks for waiver of interest during the COVID-19 period. The request made by the petitioner cannot be considered and this Court is not inclined to issue any direction to waive the interest. Therefore the writ petition itself is devoid of merits and is liable to be dismissed.

3. Accordingly, this writ petition stands dismissed. Consequently, connected miscellaneous petition is closed. No costs.

17.04.2024

Internet : Yes

Index : Yes/No

Speaking order/Non-speaking order

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To

Reserve Bank of India,
No.16, Rajaji Salai,
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G.K.ILANTHIRAIYAN, J.

Lpp

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