

IN THE HIGH COURT OF JUDICATURE AT MADRAS

Dated : 12.08.2024

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THE HONOURABLE MR. JUSTICE M.DHANDAPANI

W.P.No.22818 of 2024
and WMP.No.24054 and 24056 of 2024

1. Selvaraj

2. Rahal Gladys

3. Standley

... Petitioners

Vs.

1. The Reserve Bank of India

Rep. By its General Manager

No.16, Rajaji Salai,

Fort Glacis, Chennai-1.

2. National Housing Bank,

Rep. By its General Manager,

Department of Regulation and Supervision,

Complaint Redressal Cell,

4th Floor, Core 5A,

India Habitat Centre,

Lodhi Road, New Delhi.

3. Repco Home Finance Ltd.,

Rep. By its Manager,

Having its Regd. Office at Repco Tower,

No.33, North Usman Road, T.Nagar, Chennai.

4. Repco Home Finance Ltd.,
Rep. By its Branch Manager,
No.11, Ravitha Arcade,
Near Lawlay Hospital Corner,
Mount road, Coonoor Branch,
Coonoor.

... Respondents

Prayer: Writ petition filed under Article 226 of the Constitution of India, praying for the issuance of Writ of Mandamus, direction to the respondents 3 and 4 to furnish the statement of accounts and appropriate the amounts paid by the petitioner from 2022 and adjust the liability with principal and interest for loan account bearing Nos.1261811000718 and 1261811000719.

For Petitioner : Mr.R.Thangarajan

ORDER

This Writ Petition has been filed seeking a direction to the respondents 3 and 4 to furnish the statement of accounts and appropriate the amounts paid by the petitioner from 2022 and adjust the liability with principal and interest for loan account bearing Nos.1261811000718 and 1261811000719.

2. The case of the petitioner is that they have availed loan from the 3rd respondent for a sum of Rs.48,50,000/- in the year 2018 for purchase of property in Ooty and subsequently, they have paid entire loan amount and the said loan account was closed. Unfortunately, Rs.7 lakhs remitted already as excess payment. Hence, the petitioners have made a representation on 23.08.2023 requesting updated bank statement. Till date, the respondents have not considered the same and hence, the petitioner has filed the present petition before this Court seeking appropriate remedy.

3. The learned counsel for the petitioner submitted that this Court may issue a direction to the respondent to consider the representation and pass orders within the time frame as fixed by this Court.

4. Heard the learned counsel for the petitioner and perused the materials available on record. Since no adverse order is passed against the respondents, notice to them is dispensed with.

5. Nowadays the Banks are computerized, since the payments are automatically generated on a periodic basis and the statements of account are

very much available in the bank website itself. The petitioners have filed the present writ petition stating that the bank officials have not given the statements of account, they have to take in the bank website itself. The reasons stated by the petitioner is not sustainable and the same is liable to be dismissed.

6. In the result, this Writ Petition is dismissed. No costs.
Consequently, connected miscellaneous petitions are closed.

12.08.2024

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To

1. The Reserve Bank of India
Rep. By its General Manager
No.16, Rajaji Salai,
Fort Glacis, Chennai-1.

2. National Housing Bank,

Rep. By its General Manager,
Department of Regulation and Supervision,
Complaint Redressal Cell,
4th Floor, Core 5A,
India Habitat Centre,
Lodhi Road, New Delhi.

M.DHANDAPANI,J.

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