



W.P.(MD)No.21543 of 2024

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

WEB COPY

DATED : 19.10.2024

CORAM:

THE HONOURABLE MR.JUSTICE N.SATHISH KUMAR

W.P.(MD)No.21543 of 2024

Vijayalatha

... Petitioner

Vs.

1.The Reserve Bank of India,
Fort Glacis,
16, Rajaji Road,
Fort St George,
Chennai.

2.The Branch Manager,
HDFC Bank, Pattukottai Branch,
No.66, Mayilpalayam,
Muthupettai,
Pattukottai Taluk,
Thanjavur District.

3.The Director,
Trans Union Cibil Limited,
One India Bulls Centre,
Tower 2A, 19th Floor,
Senapat Bapat Marg,
Elphinstone Roads,
Mumbai - 40013.

.... Respondents



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PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, praying for the issuance of a Writ of Mandamus, directing the 1st respondent to direct the respondent No.2 to delete adverse entries in the petitioner's Cibil report and direct the 3rd respondent to alter the petitioner's Cibil score by invoking the provisions 21(3) of Credit Information Company (Regulation) by considering the petitioner's representation dated 30.07.2024 within time frame as fixed by this Court.

For Petitioner	: Mr.D.S.Haroon Rasheed
For Respondents	: Mr.K.R.Laxman for R1 Mr.A.Anbalakan for R2 Ms.Mathupreetha Elango for R3

ORDER

This Writ Petition has been filed seeking for issuance of a Writ of Mandamus, directing the 1st respondent to direct the respondent No.2 to delete adverse entries in the petitioners Cibil report and direct the 3rd respondent to alter the petitioner's Cibil score by invoking the provisions 21(3) of Credit Information Company (Regulation) by considering the petitioner's representation dated 30.07.2024 within time frame as fixed by this Court.



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2. It is the case of the Writ Petitioner that he has availed vehicle loan from the second respondent bank on 05.05.2017 and the said loan has been closed by the petitioner as early as on 28.02.2019 and the loan closure report has also been issued by the 2nd respondent by letter dated 25.12.2020. However, in spite of remittance of all the dues, the respondent No.2, made an adverse report to the Respondent No.3 and on the basis of which, the respondent No.3 entered adverse entry in their record. Hence, the petitioner has filed this Writ Petition for the aforesaid relief.

3. The learned counsel appearing for the third respondent would submit that they will act only on the basis of the information provided by the second respondent and also as per the provisions of Section 21(3) of Credit Information Company (Regulation). If the second respondent provides necessary information with regard to the closure report, the same will be reflected in the Cibil report.

4. Considering the said submissions, this Court directs the second respondent to give necessary information to the third respondent, with regard to the closure of the loan account as per the loan closure letter dated 25.12.2020, within a period of one month from the date of receipt of a copy of this order. On



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receipt of such information, the third respondent shall alter the cibil score of the petitioner as per the provisions of Section 21(3) of Credit Information Company (Regulation), within a period of one week thereafter.

5. With the above direction, this Writ Petition is disposed. There shall be no order as to costs.

19.10.2024

NCC : Yes/No
Index : Yes/No
vsm



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N.SATHISH KUMAR, J.

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