



W.P(MD)No.17083 of 2018

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 08.11.2024

CORAM

THE HONOURABLE MR.JUSTICE G.K.ILANTHIRAIYAN

W.P(MD)No.17083 of 2018

1.M.Sundar
2.Meenakshi Sundar ... Petitioners

Vs

- 1.The Manager,
SBI Cards,
72 TIAM House, 1st Floor,
Rajaj Salai,
Chennai.
- 2.The Manager,
SBI Cards & Payment Services Private Limited,
PO Bag No.28, GPO,
New Delhi – 110 001.
- 3.The General Manager,
ICICI Bank Limited,
P.O Box No.10099, GPO,
Mumbai – 400 001.
- 4.The General Manager,
ICICI Bank Limited,
Landmark,
Race Course Circle,
Vadodara 390 007.
- 5.Transunion CIBIL Limited,
Formerly Credit Information Bureau (India) Limited,
One India Bulls,
19th Floor, Tower 2A-2B,
Senapati Bapat Marg,
Elphinston Road,
Mumbai – 400 013. ... Respondents



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PRAYER: Writ Petition filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, directing the respondent Nos.1 to 4 to direct the respondent No.5 to remove the petitioners' name from the defaulters' list by considering their representations dated 02.07.2018 and 10.07.2018 within the period stipulated by this Court.

For Petitioners : Mr.A.Haja Mohideen
For RR 1 & 2 : No appearance
For RR 3 & 4 : Mr.V.Veerapandian
for M/s.Vast Law Associates
For R – 5 : Mr.Pon Senthil Kumaran

ORDER

This Writ Petition has been filed for a direction, directing the respondent Nos.1 to 4 to direct the respondent No.5 to remove the petitioners' name from the defaulters' list by considering their representations dated 02.07.2018 and 10.07.2018.

2.When the matter is taken up for hearing today, the learned counsel appearing for the respondents 3 & 4 would submit that the petitioners are still in arrears of loan with the respondents 3 & 4 herein. Therefore, the representations submitted by the petitioners cannot be considered.



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3.The learned counsel appearing for the petitioners would submit that so far the respondents had not taken any action to recover the loan amount and also barred by limitation.

4.Though the learned counsel appearing for the petitioners submitted that so far the respondents had not taken any action to recover the loan amount and also barred by limitation, even then, there is no limitation to keep the petitioners' name in the defaulters' list. Hence, the representations submitted by the petitioners cannot be considered. Therefore, the Writ Petition itself is devoid of merits and the same is liable to be dismissed.

5.Accordingly, this Writ Petition is dismissed. There shall be no order as to costs.

08.11.2024

NCC : Yes / No
Index : Yes / No
Internet : Yes
ps



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To

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G.K.ILANTHIRAIYAN, J.

ps

Order made in
W.P(MD)No.17083 of 2018

08.11.2024