



W.P.Nos.599 and 3117 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

WEB COPY

DATED: 15.09.2025

CORAM:

THE HONOURABLE MR. JUSTICE M.DHANDAPANI

W.P.Nos.599 and 3117 of 2025

&

W.M.P.Nos.732, 733, 3427, 3428, 7116 and 32646 of 2025

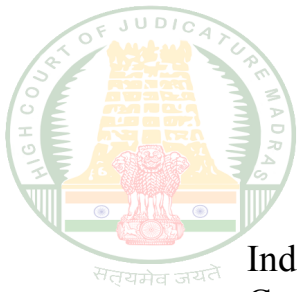
W.P.No.599 of 2025

M/s.K.G.Denim Ltd.,
Rep. by its Whole Time Director
Mr.R.Selvakumar
Then Thirumalai, Jadayampalayam
Mettupalayam
Coimbatore - 641 302

.. Petitioner

Vs

1. The Reserve Bank of India
Rep. by its Chief General Manager
Central office
12th Floor, ShahidBhagat Singh Marg
Mumbai - 400 001
2. South Indian Bank
Rep. by its Chief Manager
Gandhipuram Branch
100 Feet Road
Coimbatore - 641 012
3. Convenor
State Level Bankers' Committee



W.P.Nos.599 and 3117 of 2025

WEB COPY

Indian Overseas Bank
Central Office, 763, Anna Salai
Chennai - 600 002

.. Respondents

Writ Petition filed under Article 226 of the Constitution of India to issue Writ of Mandamus or any other appropriate writ, order or direction of like nature directing the first respondent to monitor the sanction for implementation of the relief package as envisaged by the third respondent within a time limit to be fixed by this Court as per the Master Circular/Directions for relief measures by Banks in areas affected by natural calamities of the first respondent dated 02.07.2007 and 01.07.2015.

For Petitioner : Mr.S.R.Raghunathan

For Respondents : Mr.C.Mohan
of M/s.King & Patridge for R1

Mr.M.L.Ganesh for R2

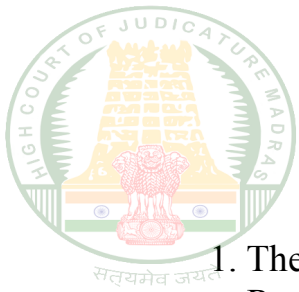
Ms.V.Rajeswari for R3

W.P.No.599 of 2025

M/s.K.G.Denim Ltd.,
Rep. by its Whole Time Director
Mr.R.Selvakumar
Then Thirumalai, Jadayampalayam
Mettupalayam
Coimbatore - 641 302

.. Petitioner

Vs



W.P.Nos.599 and 3117 of 2025

1. The Reserve Bank of India
Rep. by its Chief General Manager
Central office
12th Floor, ShahidBhagat Singh Marg
Mumbai - 400 001

2. TATA Capital Ltd.,
(formerly known as Tata Capital Financial Services Ltd.,)
rep. by its Authorised Representative
1st Floor, Centennial Square
6A, Dr.Ambedkar Salai
Kodambakkam
Chennai - 600 024

Having its registered office at:-
Tower A, 1101, Peninsula Business Park
Ganpatrao Kadam Marg, Lower Parel
Mumbai - 400 013

3. Convenor
State Level Bankers' Committee
Indian Overseas Bank
Central Office, 763, Anna Salai
Chennai - 600 002

.. Respondents

Writ Petition filed under Article 226 of the Constitution of India to issue Writ of Mandamus or any other appropriate writ, order or direction of like nature directing the first respondent to monitor the sanction for implementation of the relief package by the second respondent Bank as envisaged by the third respondent within a time limit to be fixed by this Court as per the Master Directions - Reserve Bank of India (Relief Measures by Banks in areas affected by natural calamities) Directions, 2018 - SCBs of the first respondent dated 17.10.2018.

For Petitioner : Mr.S.R.Raghunathan



W.P.Nos.599 and 3117 of 2025

WEB COPY

For Respondents : Mr.C.Mohan
of M/s.King & Patridge for R1

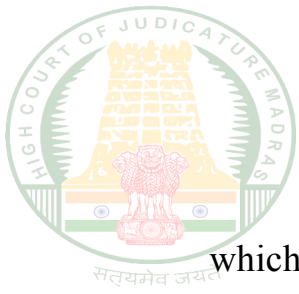
Mr.A.K.Sriram
Senior Advocate
for Mr.Gaurav Chatterjee for R2

Ms.V.Rajeswari for R3

COMMON ORDER

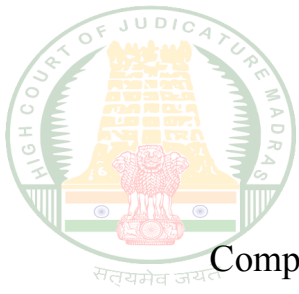
These writ petitions have been filed to direct the first respondent - Reserve Bank of India to monitor the implementation of relief packages in areas affected by natural calamities as per Master Circular/Directions of Reserve Bank of India.

2. The petitioner is a Public Limited Company formed in the year 1992 and engaged in the business of manufacturing of denim fabrics, which involves water intensive manufacturing process and entire water requirement of the petitioner company is supplied by the Government of Tamil Nadu from River Bhavani. It is stated by the petitioner that the petitioner was regularly paying the loan amount to all the consortium of Banks, but in the year 2023-2024, there was a deficit in rainfall due to



W.P.Nos.599 and 3117 of 2025

which the Revenue Divisional Officer, Coimbatore North by proceedings dated 24.03.2024 banned the drawal of water from River Bhavani till June 2024 and thereafter, the petitioner company was permitted to draw water only from 24.07.2024 due to which the production activities of the petitioner Company was severely affected and hence, the petitioner Company was not in a position to repay the principal instalments and interest payment to the consortium of Banks. The State Level Banker's Committee worked out the modality to provide relief measures to the industries affected by natural calamities in 22 Districts of Tamil Nadu including Coimbatore District based on the request of Deputy Secretary (Budget), Government of Tamil Nadu and third respondent framed a scheme for providing relief packages to the Micro, Small and Medium Enterprises and industries in the hydrological drought affected areas and as per the terms of said relief measure, which is also duly approved by the Reserve Bank of India, all loans availed by the industrial units which were prior to the date of issuance of Government Order dated 13.03.2024 shall be eligible for restructuring but in contravention of this Government Order, the sub-committee constituted by the third respondent decided to exclude Karamadai Block in Coimbatore District, where the petitioner



W.P.Nos.599 and 3117 of 2025

WEB COPY

Company situate, from the purview of the Government order. Thereafter, the petitioner approached the second respondent and Consortium member Banks to include Karamadi Block within the ambit of relief package and the permission was also received from the first respondent on 24.09.2024 permitting extension of time upto 05.12.2024 to all blocks of 22 Districts of Tamil Nadu. but second respondent and consortium members are denying the benefits under the scheme to be extended to the petitioner company. Since the petitioner's request was not considered, the petitioner was constrained to approach this Court vide W.P.No.30741 of 2024 seeking issuance of mandamus. In the said writ petition, notice was ordered on 24.10.2024 and upon receipt of the notice, the lead Bank i.e., Indian Bank informed the petitioner that benefits under the scheme will be implemented only if the writ petition is withdrawn. Hence the petitioner withdrew the writ petition on 08.11.2024. Though the last date for implementation of the relief package was extended upto 05.12.2024, the second respondent did not take steps to issue sanction letter and the sanction letter issued by the lead Banks were also not in conformity with the SLBC guidelines . Hence the petitioner sent a representation dated 11.12.2024 to the first respondent pointing out the



W.P.Nos.599 and 3117 of 2025

discrepancies in the sanction letter issued by the lead banks. Since there was no response, the present writ petition has been filed.

3. The learned counsel appearing for the petitioner would submit that whenever there is drought situation faced by the industries or MSME, they are provided for relief packages by the Reserve Bank of India vide Master Circular / Directions dated 17.10.2018 and 19.10.2023. The said directions are mandatory one and all the scheduled banks under the Reserve Bank of India necessarily have to follow the directions and provide the relief packages as stated in the Master Circular / Directions to the affected industries and in the petitioner case, the lead bank is Indian Bank and consortium member Banks and all those Banks agreed to provide the relief packages except the South Indian Bank and the Tata Capital. Hence, the present writ petitions are filed before this Court.

4. The learned counsel appearing for Reserve Bank of India and other Banks taken a stand that writ petition is not maintainable as against private banks and the petitioner has to exhaust the remedy only before the Banking Ombudsman.



W.P.Nos.599 and 3117 of 2025

WEB COPY

5. In view of the above submissions, this Court permit the petitioner to make a complaint before the Banking Ombudsman in respect of South Indian Bank not extending the benefit provided in the Reserve Bank of India Master Circular/Directions within a period of two weeks from the date of receipt of a copy of this order. Thereafter, the Banking Ombudsman is directed to consider the complaint and shall pass orders on the same. In respect of Tata Capital, already the petitioner made a complaint before the Banking Ombudsman on 01.10.2024. Hence, Banking Ombudsman is directed to dispose of the complaint after providing opportunity to the petitioner as well as the TATA capital within the period specified by this Court.

6. The learned counsel appearing for the respondents do not have serious objection for the above course of action.

7. In view of the above, the petitioner is directed to file a complaint with regard to W.P.No.599 of 2025 before the Banking Ombudsman within a period of two weeks from the date of receipt of a



W.P.Nos.599 and 3117 of 2025

WEB COPY

copy of this order. On receipt of the complaint, the Banking Ombudsman shall dispose of the complaint strictly in terms of Reserve Bank of India Master Circular/ Directions dated 17.10.2018 and 19.10.2023 within a period of eight weeks thereafter. In respect of W.P.No.3117 of 2015, already there is a complaint filed before the Banking Ombudsman. The said complaint shall be disposed of within a period of eight weeks from the date of receipt of a copy of this order. It is made clear that any proceedings initiated by the respective Banks is subject to the result of the orders to be passed by the Banking Ombudsman. In respect of Tata Capital, *status-quo* to be maintained till the disposal of the complaint by the Banking Ombudsman and SARFAESI proceedings also shall be kept in abeyance till the disposal of complaint by the Banking Ombudsman.

8. These writ petitions are disposed of with the above directions. Consequently, the connected miscellaneous petitions are closed. There shall be no order as to costs.

15.09.2025

Index: Yes/No

Neutral Citation : Yes/No

gpa

9/10



WEB COPY



W.P.Nos.599 and 3117 of 2025

M.DHANDAPANI, J.

gpa

W.P.Nos.599 and 3117 of 2025

15.09.2025