



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 13-08-2025

WEB COPY

CORAM

THE HONOURABLE MR JUSTICE N. ANAND VENKATESH

WP No. 24864 of 2025

1. Andavar Poultry Farm
Represented By Its Partner
M Naveenkumar, 2/42
Aadukulikadu,
Periyagoundampalayam Village,
Thindamangalam Post,
Namakkal 637 207.

Petitioner(s)

Vs

1. Canara Bank
Namakkal Main Branch,
Namakkal, Represented By Its
Manager

2. Indian Overseas Bank
Fairlands Branch Salem,
Represented By Its Manager

3. M/s Transunion Cibill Limited
Formerly Known As Credit
Information, Bureau India
Limited, One World Centre
Tower 2A 19th Floor, Senapathi
Bapat Marg, Elphinstone Road,
Mumbai 400 013 Maharashtra,
Represented By Managing
Director

Respondent(s)

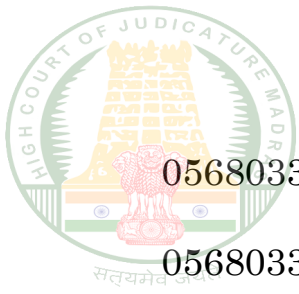
**PRAYER**

Writ petition filed under Article 226 of Constitution of India for the issuance of Writ of Mandamus directing the 2nd and 3rd respondents to forthwith take all necessary steps to remove/de-link the account numbers 056803331100001, 056803331100007, 056803330100101, 056803330500105, 056803330600306 and 056803330700107 serviced by the 2nd respondent from the CIBIL company credit report and all other records maintained by the 3rd respondent pertaining to the petitioner M/s. Andavar Poultry Farm a Partnership Firm situated at 2/42 Aadukulikadu, Periyagoundampalayam Village, Thindamangalam Post, Namakkal 637 207 with permanent account number (PAN) AAQFA2914F as these account numbers don not belong to the petitioner and pass orders.

For Petitioner(s): Mr.Arun Anbumani
For M/s.S.Parthasarathy For R3
Respondent(s):
M/s.F.B.Benjamin Geroage
For R2
Mr.R.Sreedhar Standing
Counsel Takes Notice For R1

ORDER

This writ petition has been filed for the issue of writ of Mandamus directing the respondents 2 and 3 to forthwith take steps to remove the Account numbers 056803331100001,



056803331100007, 056803330100101, 056803330500105,

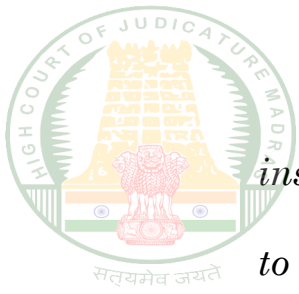
056803330600306 and 056803330700107 serviced by the 2nd

respondent from the CIBIL company credit report and all other records maintained by the 3rd respondent.

2. When the writ petition came up for hearing on 04.08.2025, this Court passed the following order:-

The learned Standing counsel appearing on behalf of the 2nd respondent bank seeks for some more time to take instructions.

2. The specific grievance expressed by the petitioner is that the petitioner was having a bank account with the 1st respondent Canara Bank. The petitioner found that six bank accounts were unnecessarily tagged along with the bank account of the petitioner and which was reflected in the CIBIL. Therefore, a representation was made by the petitioner seeking for the rectification of the wrong entry. On receipt of the email from the petitioner, the petitioner also received a reply mail from the 2nd respondent bank giving the correct account details of their customer. Thus, according to the petitioner, necessary



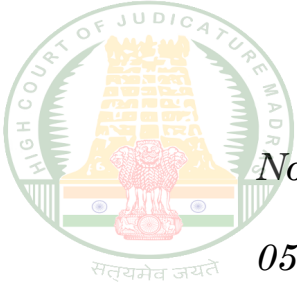
WEB COPY

instructions ought to have been given to the 3rd respondent to correct the entry. Since the same was not acted upon, the present writ petition has been filed before this Court.

3. Post this writ petition at the end of the motion list on 13.08.2025.

3. When the matter was taken up for hearing today, the counter affidavit of the 3rd respondent was filed. The relevant portion is extracted hereunder:-

8. With regard to the grievances highlighted in the above writ petition, the respondent No.3 observed that the petitioner is disputing ownership of loan account No.56803331100001, 056803331100007, 056803330100101, 056803330500105, 056803330600306, and 056803330700107 reported by the Respondent No.2 (hereinafter referred to a Disputed Accounts'). Thereafter, this Respondent has conducted a detailed analysis of the petitioner's credit information on the basis of identifiers as provided in the above Writ petition (i.e name, address, PAN, email ID and work order No.W-391356713) in its database. It was observed that the disputed loan account



No.056803330100101,

056803330500105,

056803330700107 & 056803330600306 are reported with

the petitioner's name (i.e Andavar Poultry Farm) and Pan

(i.e AAQFA2914F) by Respondent No.2. Further with

respect to the disputed loan No.056803331100001 &

056803331100007, it was observed that the information

provided by Respondent No.2 is insufficient. Consequently,

Respondent No.3 requires complete details of the borrower

associated with the said loan account number in order to

reach a conclusion. Therefore, as per the aforementioned

provisions of CICRA Act, this Respondent had raised the

petitioner's grievances with respect to all 6 (six) disputed

loan account numbers with Respondent No.2 to confirm

whether the credit information reported by them is correct

or any change is required in the credit information of the

petitioner with respect to the disputed accounts. The

response from Respondent No.2 for the said dispute raised

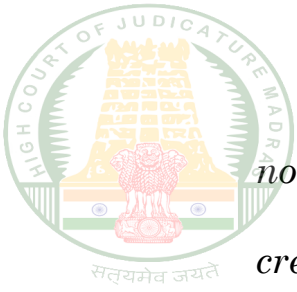
by the respondent No.3 on behalf of the petitioner is still

awaited. In such circumstances, until and unless the above

disputed credit information reported by Respondent No.2

is not cleared / updated the answering Respondent No.3 is

WEB COPY

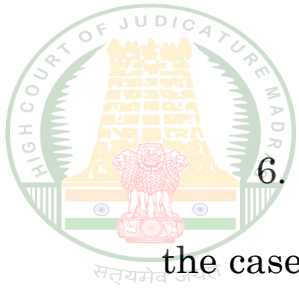


WEB COPY

not in a position to correct / update the said disputed credit information, which is reflecting in the petitioner CCR. That the responsibility for ensuring data accuracy lies with the reporting financial discrepancies as stipulated under Section 19 of the CICRA Act, 2005, and any discrepancies in credit reporting must be addressed by approaching the concerned credit institution for rectification

4. The learned Standing counsel appearing on behalf of the Indian Overseas Bank on instructions submitted that necessary communication has been given to the 3rd respondent for removal of the account numbers from the CIBIL CCR.

5. The learned Counsel for the 3rd respondent submitted that the respondent bank must follow a particular procedure by submitting a data correction form and furnish the necessary details and on receipt of the same, the 3rd respondent will act upon and do the needful.



6. Taking into consideration the facts and circumstances of the case and the stand that has been taken by the respondents, there shall be a direction to the 2nd respondent to follow the procedure by submitting the necessary data correction form with all particulars to the 3rd respondent within a period of one week from the date of receipt of a copy of this order. On receipt of the same, the 3rd respondent shall act upon the form and do the needful within a period of two weeks thereafter.

7. This writ petition is disposed of with the above directions.

No costs.

13-08-2025

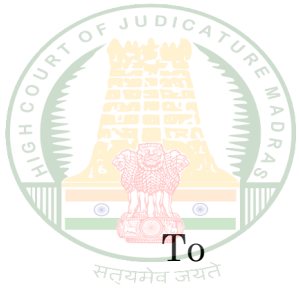
rka

Index:Yes/No

Speaking/Non-speaking order

Internet:Yes

Neutral Citation:Yes/No



To

WEB

1.Canara Bank

Namakkal Main Branch,
Namakkal, Represented By Its
Manager

2.Indian Overseas Bank

Fairlands Branch Salem,
Represented By Its Manager

3.M/s Transunion Cibill Limited

Formerly Known As Credit
Information, Bureasu India
Limited, One World Centre
Towe4r 2a 19th Floor, Senapathi
Bapat Marge, Elphinstone
Road, Mumbai 400 013
Maharashtra, Represented By
Managing Director



WEB COPY

WP No. 24864 of 2025



N.ANAND VENKATESH J.
rka

WP No. 24864 of 2025

13-08-2025