



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 28-11-2025

CORAM

THE HONOURABLE MR JUSTICE M.DHANDAPANI

**W.P. No. 46783 of 2025
and W.M.P.No.52223 of 2025**

1. M/s.Kavin Granite Exports Private Limited,
Rep by its Director, Mr.S.Kavin Kumar,
Flat No.D7, No.16, Clover by the River,
River View Road, Kotturpuram, Chennai 600 085

Petitioner(s)

Vs

1. The Banking Ombudsman,
Reserve Bank Of India,
Fort Glacis, Chennai 600 001.

2. The Manager,
Indian Bank, Ea Puram Branch,
No.111, Luz Church Road, Ea Puram,
Chennai 600 004

Respondent(s)

PRAYER

The Writ Petition is filed under Article 226 of the Constitution of India for the issuance of a Writ of Certiorarified Mandamus to call for the records relating to the impugned order dated 29.09.2025 bearing RBI/CMS/N202425006011643/



2024-25 passed by the 1st respondent closing the complaint and quash the same as illegal, arbitrary and devoid of merits and consequently direct the 2nd respondent bank of permit the petitioner to utilize the Export Packing Credit account bearing No.7469810999 in Current Account No.6463307272.

For Petitioner(s): Mr. G.Vignesh

For Respondent: Mr. Kalyanaraman
for M/s.Aiyar @ Dolia for R2

ORDER

The present Writ Petition has been filed for the issuance a Writ of Certiorarified Mandamus to call for the records relating to the impugned order dated 29.09.2025 bearing RBI/CMS/N202425006011643/2024-25 passed by the 1st respondent closing the complaint and quash the same as illegal, arbitrary and devoid of merits and consequently direct the 2nd respondent bank of permit the petitioner to utilize the Export Packing Credit account bearing No.7469810999 in Current Account No.6463307272.

2. It is the case of the petitioner that the petitioner-Company is a Company incorporated under the Companies Act, 2013 and is engaged in the business of exporting minerals and its products in and out of India. The



petitioner had availed an Export Packing Credit account bearing A/c No.7469810999 with the second respondent-Bank. The maximum credit facility sanctioned to the petitioner was Rs.2,00,00,000/-, out of which, the petitioner availed the credit facility to the tune of Rs.1,62,00,000/-, and out of which, the petitioner paid a sum of Rs.42,00,000/-. For non-payment of Rs.1,20,00,000/-, the petitioner's account was classified as "Substandard NPA". Aggrieved by the same, the present Writ Petition has been filed.



WEB COPY

3. The learned counsel for the petitioner submits that the petitioner Company is regularly exporting minerals and its products. Unless the respondent Bank allows the petitioner to operate the Bank account, the petitioner's business suffers loss of credibility and reputation. Hence, to show its bona fide, the learned counsel for the petitioner, on instructions, submits that the petitioner is ready to pay a sum of Rs.40,00,000/- within a period of four (4) weeks from the date of receipt of a copy of this order. After receipt of the said amount, the respondent Bank may be directed to allow the petitioner to operate the packing credit facility account with the respondent Bank and to permit that petitioner to pay the remaining amount in monthly instalments of Rs.10,00,000/-.

4. Heard the learned counsel appearing for the petitioner as well as the learned counsel for the second respondent and perused the materials placed before this Court.

5. Recording the submission and undertaking made by the learned



counsel appearing for the petitioner, this Writ Petition is disposed of with a direction to the petitioner to pay a sum of Rs.40,00,000/- on or before 28.01.2026. On receipt of such payment or even prior to that, the respondent is directed to permit the petitioner to operate his bank account with packing credit facility. The petitioner, as undertaken, is further directed to pay Rs.10,00,000/- every month, which shall be paid on or before the 7th day of every month. There shall be no order as to costs. Consequently, connected Miscellaneous Petition is closed.

28-11-2025

asi

Index : Yes/No
Speaking/Non-speaking order
Internet : Yes
Neutral Citation : Yes/No



To
WEB COPY

1.The Banking Ombudsman,
Reserve Bank Of India,
Fort Glacis,Chennai 600 001

2.The Manager,
Indian Bank, EA Puram Branch,
No.111, Luz Church Road, Ea Puram,
Chennai 600 004



WEB COPY

WP No. 46783 of 2025



M. DHANDAPANI, J.

asi

**W.P. No. 46783 of 2025
and W.M.P.No.52223 of 2025**



WEB COPY

WP No. 46783 of 2025



28-11-2025