



WEB COPY

WP No. 48969 of 2025



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 15-12-2025

CORAM

THE HONOURABLE MR JUSTICE N. SATHISH KUMAR

WP No. 48969 of 2025

1. Naresh,

Petitioner(s)

Vs

1. Reserve Bank Of India Ombudsman,
Fort Glacis, 16, Rajaji Road, Fort
St. George, Chennai 600 001

2. Protium Finance Limited,
7th Floor, Block B2, Phase 1, Nirlon
Knowledge Park, Pahadi Village, Cama
Industrial Park, Goregaon East,
Mumbai 400 001

3. Protium Finance Limited,
Ground Floor, 32-a, Vallapachaiappan
Street, Ennaikaran, Kanchipuram
631501

Respondent(s)

PRAYER: Petition is filed under Article 226 of the Constitution of India, to direct the 1st respondent to enquire the Complaint No.N202526006003130 filed by the Petitioner on 13-06-2025 and Complaint No.N202526006008416 filed by the petitioner on 6th October 2025

For Petitioner(s): Ms.S.Manjula

ORDER

This petition has been filed for a direction, directing the 1st respondent to enquire the Complaint No.N202526006003130 filed by the Petitioner on 13-06-2025 and Complaint No.N202526006008416 filed by the petitioner on 6th October 2025.



2. It is the grievance of the petitioner that the petitioner has availed a mortgage loan from the third respondent for business needs of a loan amount of Rs.50 lakhs. Though the petitioner was maintaining the required amount for EMI in his bank accounts, the executives of the second respondent asked for payments through cheque as well as NEFT as there was delay in activating NACH, for that the petitioner was charged with NACH had bounced. Thereafter, legal notice was sent to the petitioner and thereafter, the petitioner's account was frozen. Hence, the petitioner raised complaint before the first respondent, however, the same is pending without consideration till date. Hence, seeks for a direction.

3. Heard both sides and perused the materials placed on record.

4. Since, this writ petition is filed for a direction to conduct enquiry of the complaint simplicitor, notice to the respondents is dispensed with and by consent of the learned counsel for the petitioner, the writ petition itself is taken up for final disposal at the admission stage itself.

5. Considering the facts and circumstances of the case, this Court without going into the merits of the case directs the first respondent to consider the complaints of the petitioner dated 13.06.2025 and 06.10.2025 and pass appropriate order on merits and in accordance within a period of law within a period of two months from the date of receipt of a copy of this order.



6. Accordingly, this petition stands disposed of. No costs.

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dhk

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No

To

The Reserve Bank Of India

Ombudsman,

Fort Glacis, 16, Rajaji Road, Fort

St. George, Chennai 600 001



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N.SATHISH KUMAR J.

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