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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 02.12.2025

CORAM

THE HON'BLE MR.JUSTICE R.VIJAYAKUMAR

W.P.(MD)No.19185 of 2025

and

W.M.P(MD)No.14829 of 2025

R.Rajesh Pandi

...Petitioner

Vs

1. The Officer In-Charge,
Office of RBI Ombudsman,
C/o. Reserve Bank of India,
Fort Glacis, Chennai – 600 001.

2. The Branch Head / Manager,
HDFC Bank Limited, (Ifsc Code. HDFC 0000017),
AG 21/23, 4th Avenue,
Shanthi Colony, Anna Nagar,
Chennai – 600 040.

3. The Principal Nodal Officer,
HDFC Bank Limited,
5th Floor, Tower B,
Peninsula Business Park,
Lower Parel West, Mumbai – 400 013.

4. The Officer In-Charge,
Office of RBI Ombudsman,
C/o. Reserve Bank of India,
4th Floor, RBI Byculia Office Building,
Opp, Mumbai Central Railway Station,
Byculia, Mumbai - 400 008.

...Respondents



PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, directing the respondents 1 to 4 consider the petitioner's representation dated on 03.06.2025.

For Petitioner : Mr.Rajesh Pandi
(Party-in-person)

For Respondents : Mr.K.R.Laxman for R1 and R4
Mr.Chevanan Mohan for
M/s.King and Partridge for R2 and R3

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ORDER

The present writ petition has been filed seeking a mandamus as against the respondents 1 to 4 herein to consider the petitioner's representation dated 03.06.2025.

2. The grievance of the petitioner is that the Cyber Crime Branch of Mumbai had requested for freezing the scam account which was not followed by the respondents 2 to 4 herein promptly. In view of the delay caused by the respondents 2 to 4 Bank, the petitioner has incurred huge loss. The petitioner has sent a complaint to the first respondent herein. The first respondent has addressed a communication to the writ petitioner to the effect that the issue relates to cyber crime and they cannot handle this issue. Thereafter, the petitioner has filed a consumer complaint before the District Consumer Disputes Redressal Commission, Virudhunagar District at Srivilliputhur in



C.C.No.203 of 2024 as against the HDFC bank. The said complaint has been dismissed on 18.12.2024 stating that the complaint relates to cyber crime and therefore, it directly relates to investigation of fraud. The consumer Court has observed that the subject matter of the complaint is outside the scope of adjudication under the Consumer Protection Act. In case, the petitioner is aggrieved over the order of the District Consumer Forum, it is always open to him to file an appeal before the State Consumer Forum.

3. The petitioner's request to the first respondent for initiating action as against the respondents 2 to 4 bank has already been rejected by the first respondent. In such circumstances, the question of issuing a mandamus again to the first respondent or respondents 2 to 4 would not arise. If the petitioner is aggrieved over the response of the first respondent, it is open to him to challenge the same in a manner known to law.

4. With the above said observations, this writ petition stands disposed of. No costs. Consequently, connected miscellaneous petition is also closed.

02.12.2025

NCC : Yes/No
Index : Yes/No
Internet: Yes/No
RJR



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R.VIJAYAKUMAR, J.

RJR

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