

W.P. CrI(MD)No.613 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT
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DATED: 29.07.2025

CORAM:

THE HONOURABLE MR.JUSTICE B.PUGALENDHI

W.P.CrI.(MD)No.613 of 2025

H.Daisi

... Petitioner

Vs

1.The State of Tamil Nadu,
Rep. by the Superintendent of Police,
Nagercoil,
Kanyakumari District.

2.The Inspector of Police,
Kadayala Moodu Police Station,
Kanyakumari District.

3.Prathap,
Eshop Small Finance Bank,
Serupallur Post,
Kulasekaram,
Kanyakumari District.

4.The Manager,
Eshop Small Finance Bank,
Serupallur Post,
Kulasekaram,
Kanyakumari District.

...Respondents



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PRAYER: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the 1st and 2nd Respondents to conduct enquiry and dispose my complaint dated 27.06.2025.

For Petitioner : Mr.R.Maheswaran
For R1 & R2 : Mr.E.Antony Sahaya Prabahar,
Additional Public Prosecutor

ORDER

The petitioner has lodged a complaint on 27.06.2025, before the respondent police, as against the third respondent bank that they have charged exorbitant interest for the loan availed by her and filed this writ petition, seeking a direction to the respondent police to take action on his complaint.

2.The learned counsel for the petitioner submits that the petitioner has availed a loan of Rs.6,00,000/- from the third respondent Bank. He has also paid substantial portion of interest to the loan amount. However, the third respondent is demanding



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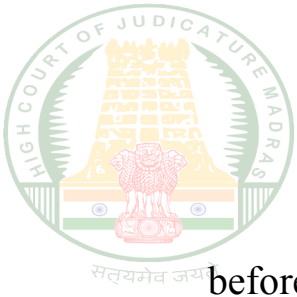
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exorbitant interest. Therefore, he has lodged a complaint before the respondent police.

3.Mr.E.Antony Sahaya Prabahar, learned Additional Public Prosecutor, who takes notice for the respondents 1 & 2 submits that the third respondent is a private bank and the respondent police is not aware of the agreement between the petitioner and the Bank with regard to payment terms and interest towards loan. They have conducted an enquiry and closed the same on 21.07.2025, advising the parties to approach the appropriate Forum.

4.This Court considered the rival submissions made and also perused the materials placed on record.

5.The petitioner, with a grievance that the third respondent private bank has charged exorbitant interest for the loan amount, which he has availed from them, has lodged a complaint



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before the respondent police. The respondent police has taken a stand that as the issue is with regard to money transaction, they have closed the complaint with an advice to the parties to approach the appropriate Forum.

6.In view of the above, this writ petition is closed, with a direction to the respondent police to furnish a closure report to the petitioner, enabling him to work out his remedy in the manner known to law. No costs.

29.07.2025

Index:Yes
Internet:Yes
vrn

To

- 1.The Superintendent of Police,
Nagercoil,
Kanyakumari District.
- 2.The Inspector of Police,
Kadayala Moodu Police Station,
Kanyakumari District.

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B.PUGALENDHI, J.

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Order made in
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