HC-KAR
CNR: KAHC010605302026

NC: 2026:KHC:55248
WP No. 27882 of 2026

IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 5TH DAY OF OCTOBER, 2026

BEFORE

THE HON'BLE MR. JUSTICE C.M. POONACHA

WRIT PETITION NO. 27882 OF 2026 (GM-RES)

BETWEEN:

1. SAI TULASI LAKSHMI C H
   AGED ABOUT 53 YEARS,
   W/O LATE V SOMASEKHAR,
   NO. 53/1, 2ND MAIN, FLAT NO. 102,
   KORAMANGALA, BENGALURU-560034.

...PETITIONER

(BY SRI. K R GANESH RAO.,ADVOCATE)

AND:

1. THE APPELLATE AUTHORITY AND
   AND EXECUTIVE DIRECTOR,
   BANKING OMBUDSMAN,
   RESERVE BANK OF INDIA,
   CENTRAL OFFICE, BUILDING,
   SHAHID BHAGAT SINGH MARG,
   MUMBAI-400001.

...RESPONDENT

(BY SRI. PRADEEP S SAWKAR,
SRI G SUNDARSWAMY AND SRI. RAMDAS.,ADVOCATES)

THIS WP IS FILED UNDER ARTICLES 226 & 227 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE A WRIT IN THE NATURE OF WRIT OF MANDAMUS OR ANY OTHER WRIT OR ORDER DIRECTING THE APPELLATE AUTHORITY TO DISPOSE OF THE APPEAL DATED 18.11.2024 OF THE PETITIONER

ADDRESSED TO THE APPELLATE AUTHORITY AND THE EXECUTIVE DIRECTOR BANKING OMBUDSMAN, RESERVE BANK OF INDIA, MUMBAI AS PER ANNEXURE- B ANNEXED TO THIS WRIT PETITION.

THIS PETITION, COMING ON FOR PRELIMINARY HEARING IN 'B' GROUP, THIS DAY, ORDER WAS MADE THEREIN AS UNDER:

CORAM: HON'BLE MR. JUSTICE C.M. POONACHA

ORAL ORDER

The present writ petition is filed seeking for the following reliefs:

> *"a) to issue a writ in the nature of Writ of Mandamus or any other writ or order directing the Appellate Authority to dispose of the appeal dated 18.11.2024 of the petitioner addressed to the Appellate Authority and the Executive Director Banking Ombudsman, Reserve Bank of India, Mumbai as per Annexure B annexed to this Writ Petition.*
>
> *b) Further issue writ in the nature of Mandamus directing the respondent consider the appeal bearing in mind the ratios of several cases mentioned in the said appeal dated 18.11.2024 as per annexure B annexed to this writ petition such as*
>
> - *CWJ 17870/2013 Sudipta Sinha and Union of India on 20.07.2016 of Hon'ble High Court of Judicature at Patna*
> - *Thomas Wilfred Vs Reserve Bank of India, on 22.02.2002 of Hon'ble Kerala High Court*

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- *WP (C) no. 3528/2004 between State Bank of India Vs Banking Ombudsman on 22.02.2018 of Hon'ble Orissa High Court,*

- *2007 (2) GLT 970 Between Bank of Baroda Vs Bibek Verma and Ors on 01.02.2007 of Hon'ble High Court of Gujarat.*

- *WP 10799/2002 between Canara Bank Vs Banking Ombudsman on 24.03.2015 of Hon'ble High Court of Judicature at Madras.*

c) to award exemplary cost to the petitioner who has been put to hardship with the illegal and unlawful decision of the Banking Ombudsman, Bengaluru granting ex-gratia amount in the place of refund of legitimate claim of exorbitant interest charged to the petitioner and her late husband in their joint home loan account in violations of terms of sanction of said joint home loan.

d) Pass such other orders as this Hon'ble Court deems fit and expedient in the facts and circumstances of the case with a view to protect the status, dignity, prestige and majesty of this Hon'ble Court in the interest of justice and equity."

2. The learned counsel for the respondent submits that the appeal filed by the petitioner before the Appellate Authority has been disposed of vide order dated 01.10.2026.

3. The copy of the said order dated 01.10.2026 is filed along with the memo.

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4. The same is taken on record. Accordingly, the writ petition stands disposed of as having been rendered infructuous.

5. Pending IAs., if any, also stand disposed of.

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(C.M. POONACHA)
JUDGE

Vmb
List No.: 1 Sl No.: 58