



W.P.No.12409 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 02-04-2026

CORAM

THE HON'BLE MR JUSTICE M.DHANDAPANI

W.P.No.12409 of 2026

& WMP.No.13556 of 2026

Murugesan

...Petitioner(s)

Vs

1. The General Manager
Reserve Bank of India,
D.No.16, Rajaji Salai,
Fort Glacis, Chennai.
2. The Branch Manager
Equitas Small Finance Bank,
Perundurai Branch, D.No.123,
Old Bus Stand Road, Perundurai,
Erode District -638 052
3. The Regional Manager
Equitas Small Finance Bank
4th Floor, Spencer Plaza,
769, Phase -II, Anna Salai,
Chennai-600 002

...Respondent(s)

PETITION under Article 226 of The Constitution of India praying
for the issuance of a Writ of Certiorari to call for the records of the first



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respondent in RBI/CMS/N202526023649058/2025-26 dated 09.1.2026
and quash the order.

For Petitioner(s): Mr.M.Saravanakumar

ORDER

This is a petition filed by the petitioner challenging the proceedings dated 09.1.2026, by which, the first respondent closed the complaint of the petitioner dated 26.12.2025 as non maintainable.

2. Heard the learned counsel for the petitioner. Since no adverse order is passed against the respondents 2 & 3, notice to the said respondents is dispensed with. In view of the limited nature of the relief this Court proposes to grant, notice to the respondents is dispensed with and the writ petition itself is taken up for final disposal.

3. The case of the petitioner is as follows:

(i) The petitioner availed a loan of Rs.5.25 lakhs from respondents 2 and 3 and entered into a loan agreement dated 30.11.2020. The loan was



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repayable in 120 instalments and the amount receivable from the petitioner was Rs.5,08,808/-. But, respondents 2 and 3 demanded a sum of Rs.6,27,748/- as on 25.10.2025, which included 20% interest and 36% penal interest. According to the petitioner, he is liable to pay Rs.17,000/- together with accrued interest.

(ii) Under the guise of collecting the amount, respondents 2 and 3 are causing disturbance to the petitioner and his family members. Hence, the petitioner sent a representation dated 14.11.2025 to respondents 2 and 3 not to disturb the petitioner and instead, issue a no objection certificate after receiving the said sum of Rs.17,000/- along with accrued interest. But, nothing was forthcoming.

(iii) Later, on 26.12.2025, the petitioner lodged a complaint before the first respondent against respondents 2 and 3. However, it was closed as non maintainable on the ground that the petitioner had not lodged any complaint with respondents 2 and 3. Hence the writ petition.

4. This Court has carefully considered the submissions of the learned counsel for the petitioner and perused the materials available on



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record and more particularly the impugned order.

5. As could be seen from the typed set of papers that though the petitioner sent a representation dated 14.11.2025 to respondents 2 and 3 stating that he would be liable to pay only Rs.17,000/- together with accrued interest, he is yet to receive any response from them. He actually denied the claim of respondents 2 and 3.

6. Hence, without expressing any opinion on the merits of the case, the writ petition is disposed of with a direction to the petitioner to send a fresh representation to respondents 2 and 3 along with a copy of this order within a period of two weeks from the date of receipt of a copy of this order. On receipt of such a representation, respondents 2 and 3 shall consider the same on merits and pass appropriate orders thereon in accordance with law within a period of six weeks from the date of receipt of such representation. No costs. Consequently, the connected WMP is closed.

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Index: Yes/No

Speaking/Non-speaking order

Neutral Citation: Yes/No

To

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M.DHANDAPANI, J.

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