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W.P.No.8943 of 2024



IN THE HIGH COURT OF JUDICATURE AT MADRAS

Dated : 17.02.2026

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THE HONOURABLE Ms. JUSTICE P.T. ASHA

W.P.No.8943 of 2024
&
W.M.P.Nos.9969 & 9994 of 2024

Madan Soundarajan

...petitioner

Vs.

1.The Regional Director
Reserve Bank of India
16, Fort Glacis, Rajaji Road,
Fort St. George,
Chennai - 600 001.

2. The Banking Ombudsman,
Reserve Bank of India
16, Fort Glacis, Rajaji Road,
Fort St. George,
Chennai - 600 001.



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3.SBI Cards & Payments Services Ltd. (SBICPSL)

Unit 401 & 402, 4th Floor,
Aggarwal Millennium Tower
E 1,2,3, Netaji Subhash Place,
Wazirpur,
New Delhi – 110 034

4. The Assistant Commissioner of Police

Bank Fraud Prevention Wing
Central Crime Branch,
Greater Chennai Police
No. 132, Periyar Salai,
Vepery
Chennai - 600 007.

5.The Nodal Officer, SBI

16, Circle Top House,
College Lane,
Chennai 600 006

6. The Branch Manager,

State Bank of India,
R A Puram Branch
Alwarpet
Chennai 600 018

...respondents



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Prayer: Writ Petition is filed under Article 226 of the Constitution of India, calling for records culminated in proceedings bearing reference number BO (Che) / 202122006003995/2021-22 dated 17.07.2021 by the 2nd respondent and quash the same and further hold a fresh enquiry in accordance with the principles of natural justice and by giving due regard to the circular bearing reference No.DBR.No.Leg.BC.78/09/07.005/2017-28 dated 06.07.2017 and pass suitable orders after affording a personal opportunity to submit petitioner's case.

For petitioner : Mr. D.Dirshath Raj
For M/s.A.S.Kailasam Associates

For respondents : Mr. Sri Vijai
For M/s. Aiyar and Dolia
(R1 and R2)

Mr. M.Karthikeyan (R3)

Mr. L.Baskaran
Government Advocate
(Criminal Side) (R4)



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ORDER

This writ petition is filed for the following relief:

“To call for records culminated in proceedings bearing reference number BO (Che) / 202122006003995/2021-22 dated 17.07.2021 by the 2nd respondent and quash the same and further hold a fresh enquiry in accordance with the principles of natural justice and by giving due regard to the circular bearing reference No.DBR.No.Leg.BC.78/09/07.005/2017-28 dated 06.07.2017 and pass suitable orders after affording a personal opportunity to submit petitioner’s case.”

2. The petitioner would submit that he maintains an account with the 6th respondent bank and has availed a credit card facility with the 3rd respondent. The petitioner opted for an add on card in the month of May 2021. Thereafter, the petitioner’s son received a call from the 3rd respondent regarding feedback of their banking service and during the



call, he was also asked to share an OTP for processing the add on card.

Since the petitioner's son was convinced it was 3rd respondent's employee, he shared the information which caused unauthorised transaction.

3. The petitioner would submit that even after registering a complaint with the 4th respondent, the 3rd respondent continues to harass him by sending demand notices. The petitioner also lodged a complaint before the 2nd respondent, who failed to hold a proper enquiry and closed the complaint without hearing the petitioner. Aggrieved by the same, the present writ petition has been filed.

4. Today, the learned counsel appearing for respondents 1 and 2 on instructions would submit that the 2nd respondent is ready to re-hear the complaint of the petitioner and pass orders after giving due opportunity of personal hearing to the petitioner.

5. Recording the same, this writ petition is disposed of. The 2nd respondent shall issue notice of hearing to the petitioner and on receipt



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of the same, the petitioner shall be present before him with necessary documents, on the said date. The 2nd respondent shall after considering the representation and documents submitted by the petitioner pass a speaking orders, within a period of 2 weeks from the date of receipt of a copy of this order. Consequently, the connected miscellaneous petitions are closed. No costs.

17.02.2026

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To

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Fort St. George,

Chennai - 600 001.

2. The Banking Ombudsman,

Reserve Bank of India

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3.SBI Cards & Payments Services Ltd. (SBICPSL)

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Bank Fraud Prevention Wing

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5. The Nodal Officer, SBI
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