



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 03-03-2026

CORAM

THE HONOURABLE MR JUSTICE KRISHNAN RAMASAMY

WP No. 9758 of 2022

Chitra

W/o.(Late), Arulanandam,
Plot No.7, Door No.9/342-1,
Nakoda Nagar, Govinda Agraharam,
Hosur, Krishnagiri District.

Petitioner(s)

Vs

1.The Banking Ombudsman,
Reserve Bank of India, Fort Glacis,
Chennai-600 001.

2.The Branch Manager,
DCB Bank Ltd., Old No.13/45,
New No.29, Shanthi Nagar,
Denkanikotta Road, Hosur,
Krishnagiri District.

3.The Manager,
ICICI Lombard General Insurance Co. Ltd.,
Chottaabhai Centre,
Numgambakkam High Road, Chennai-34.

Respondent(s)

PRAYER:-Writ Petition filed under Article 226 of the Constitution of India, praying for an issuance of Writ of Mandamus, directing the first respondent to take suitable legal action as against the second and third respondents by considering the petitioner's representation dated 25.02.2022.



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For Petitioner(s): Mr.C.Munusamy

For Respondent(s): No Appearance

ORDER

This writ petition has been filed seeking to direct the 1st respondent to take suitable legal action as against the respondents 2 and 3 by considering the petitioner's representation dated 25.02.2022.

2.Learned counsel for the petitioner would submit that the petitioner's husband availed home loan from the 2nd respondent bank in the year 2019. The petitioner's husband has also insured the home loan with the 3rd respondent as recommended by the 2nd respondent. However, unfortunately, the petitioner's husband died in the year 2021 owing to sudden cardio respiratory arrest on account of covid pneumonia/respiratory failure. As per the insurance policy terms, the 3rd respondent has to pay the entire balance loan amount to the 2nd respondent. However, the 2nd respondent is taking coercive steps to recover the loan amount from the petitioner. Under these circumstances, the petitioner has sent a legal notice dated 16.02.2022 to the 2nd respondent asking them to stop torturing and sending gundas and collection agents to the petitioner's house towards repayment of the loan amount. Despite the same the 2nd respondent continued to indulge in all illegal activities against the law. Therefore, the petitioner made a representation to the 1st respondent seeking to take suitable



legal action as against the respondents 2 and 3. Since the same was not considered, the present writ petition has been filed.

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3. There is no representation on behalf of the respondents.

4. Considering the submission made by the learned counsel for the petitioner and in view of the limited prayer sought for in this Writ Petition, without going into the merits of the case, this Court directs the 1st respondent to consider the representation of the petitioner dated 25.02.2022 on merits and in accordance with law. Such exercise shall be carried out by the 1st respondent within a period of two weeks from the date of receipt of a copy of this order. In order to protect the interest of the petitioner, the 2nd respondent is directed to initiate the recovery proceedings strictly in accordance with the due process of law.

5. With the aforesaid direction, this writ petition is disposed of. No costs.

03-03-2026

rst

Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No



To

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KRISHNAN RAMASAMY J.
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