



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 20-04-2026

CORAM

THE HONOURABLE MR JUSTICE M.DHANDAPANI

WP No. 14523 of 2026 and WMP.No.15764 of 2026

R.Ashok Kumar

Petitioner(s)

Vs

1. The General Manager
Reserve Bank of India, Fort Glacis,
No.16, Rajaji Salai, chennai - 600 001.

2.The Banking Ombudsman
Reserve Bank of India, Fort Glacis,
No.16, Rajaji Salai, chennai - 600001.

3.The Principal Nodal Officer
canara bank, No.112, JC Road,
Bengaluru - 560002.

4.The Branch Manager
ICICI Bank Vellore Branch, Vellore
District.

5.The Branch Manager
Canara Bank, Kedambur Branch,
Gudiyatham, Vellore District.

Respondent(s)

PRAYER: Petition filed under Article 226 of Constitution of India, directing the respondents 1 to 4 to take action against 5th and 6th respondents by consider of the representation of petitioner dated 30.03.2026 on merits and in accordance with law to secure the ends of justice.

For Petitioner(s): Mr.R.Sankarasubbu

For Respondent: Mr.C.Mohan
Ms.A,Rexy Josephine Mary
for M/s.King and Patridge for R3 & R5
Mr.R.Sreedhar for R4

ORDER

By consent of both parties, this writ petition is taken up for final disposal



at the admission stage itself.

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2. This petition has been filed for a direction, directing the respondents 1 to 4 to take action against 5th and 6th respondents by consider of the representation of petitioner dated 30.03.2026 on merits and in accordance with law to secure the ends of justice.

3. It is the case of the petitioner is a social worker and Managing Trustee of a Trust engaged in rural empowerment activities. Ms.Pavithra was employed as Coordinator in the Trust had collected loan repayment amounts from Self Help Groups and instead of depositing in the account had misappropriated a sum of Rs.1 crore 25 lakhs without the petitioner's knowledge. Upon receipt of summons from the District Crime Branch, the petitioner appeared for enquiry and fully cooperated with the investigation. The authorities after enquiry found no involvement of the petitioner in the alleged fraud and permitted the petitioner to leave, however, it is the grievance of the petitioner that respondents 5 and 6 have been repeatedly harassing the petitioner by deploying recovery agents, falsely alleging liability on the petitioner, therefore, the petitioner submitted a representation on 30.03.2026 to the respondents 1 to 4, however, the same is pending without consideration till date. Hence, this writ petition.

4. The learned counsel for the petitioner submitted that this Court may



issue a directions to the respondents 1 to 4 to consider the representation of the petitioner within a reasonable time as fixed by this Court.

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5. The learned counsel for the fourth respondent submitted that the petitioner is the Managing Trustee of the Rural Empowerment Awareness and Development Trust, Gudiyatham has borrowed the loan from the respective banks, for non repayment of the loan amount, the banks initiated proceedings, whereas, in order to circumvent the proceedings, the petitioner has filed a complaint before the respondents 1 to 4 and now seeks for a direction before this Court. Hence, seeks for appropriate orders.

6. Heard both sides and perused the materials placed on record.

7. The petitioner is the Managing Trustee of Rural Empowerment Awareness and Development Trust, Gudiyatham. According to the petitioner, Ms.Pavithra, who was employed as Coordinator in the Trust had collected loan repayment amounts from Self Help Groups and instead of depositing in the account had misappropriated a sum of Rs.1 crore 25 lakhs without the petitioner's knowledge. The petitioner upon receipt of summons from the District Crime Branch had appeared for enquiry and fully cooperated with the investigation. The authorities after enquiry found no involvement of the petitioner in the alleged fraud and permitted the petitioner to leave, however, the



respondents banks have been repeatedly harassing the petitioner by deploying recovery agents, falsely alleging liability on the petitioner, therefore, he made a complaint on 30.03.2026 to the respondents 1 to 4 which is pending for consideration. This Court is of the view if at all the petitioner has any grievance against the bank, the petitioner's remedy lies before the Civil Court or before the Banking Ombudsman and not before this Court by way of writ petition. Accordingly, I do not find any merits in the writ petition.

8. In view of the above, this writ petition stands dismissed. No costs. Consequently, connected miscellaneous petition stands closed.

20-04-2026

dhk

Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No

To

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M.DHANDAPANI J.

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