



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 17-04-2026

WEB COPY

CORAM

THE HONOURABLE MR JUSTICE KRISHNAN RAMASAMY

**WP No. 31011 of 2023
AND WMP NO. 30658 OF 2023**

Praveen Kumar Jain
No. 25/b, E.V.Ka. Sampath Road,
Vepery Chennai 600 007

Petitioner(s)

Vs

1. The Reserve Bank Of India
Fort Glacis 16, Rajaji Road
Fort St George, Chennai 600 001

2. Trans Union Cibil
One Indiabulls Centre,
Tower 2a-2b, 19th Floor Senapati
Bapat Marg Lower Parel Mumbai

3. M/s. Kotak Mahindra Bank Limited
Door No 40, Ceebros Lotus,
Red Cross Road, Egmore,
Chennai 600 008

4. Ozone Projects Private Limited
No 44 Pillaiyar Koil Street,
Annanagar, Chennai 600 040

Respondent(s)

PRAYER

Writ Petition filed under Article 226 of the Constitution of India, praying to issue a Writ of Mandamus, directing the 3rd Respondent to dispose the Petitioners representations dated 13.04.2023 and 16.06.2023 and consequently direct the 2nd Respondent from negatively marking the CIBIL score in respect of Housing Loan Account No. APAC6554944



WEB COPY

WP No. 31011 of 2023



For Petitioner(s): Mr.Rishab R.Jain

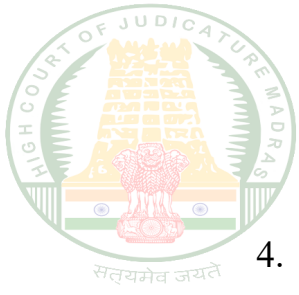
For Respondent(s): Mr.T.Poornam for R1
Mr.Siddharth Shivakumar
& Mr.Meghana Shivakumar
for M/s.Madhupreetha Elango for R2
R3 & 4 No appearance

ORDER

This writ petition has been filed to direct the respondent to consider and dispose of the petitioner's representations dated 13.04.2023 and 16.06.2023.

2. The learned counsel for the petitioner would submit that in this case, the representations dated 13.04.2023 and 16.06.2023 were filed by the petitioner requesting the respondents to stop demanding EMIs and to take appropriate action against the builder to recover the entire amount paid for subject flat and also to restrain the 2nd respondent from negatively marking the petitioner's CIBIL Score. However, the said representations were not at all considered by the respondent till date. Hence, this petition.

3. In reply, the learned counsel for the respondent would submit that the petitioner's representations will be disposed of by the 3rd respondent within a period of 8 weeks.



WEB COPY

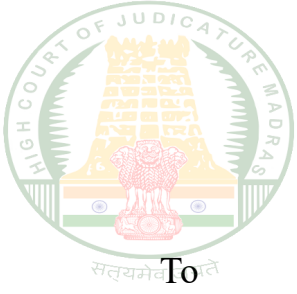
4. Heard the learned counsel appearing for the petitioner and the respondent and also perused the entire materials available on record.

5. In view of the above, without expressing any opinion on the merits of the matter, this Court directs the 3rd respondent to consider the petitioner's representations dated 13.04.2023 and 16.06.2023 and dispose of the same, on merits and in accordance with law, within a period of 8 weeks from the date of receipt of a copy of this order.

6. With the above directions, this writ petition is disposed of. No cost. Consequently, the connected miscellaneous petition is also closed.

17-04-2026

nsa
Index: Yes/No
Speaking/Non-speaking order
Internet: Yes
Neutral Citation: Yes/No



To

WEB COPY

1. The Reserve Bank Of India
Fort Glacis 16, Rajaji Road Fort St
George, Chennai 600 001
2. Trans Union Cibil
One Indiabulls Centre, Tower 2a-2b,
19th Floor Senapati Bapat Marg Lower
Parel Mumbai
3. M/s. Kotak Mahindra Bank Limited
Door No 40, Ceebros Lotus, Red
Cross Road, Egmore, Chennai 600
008
4. Ozone Projects Private Limited
No 44 Pillaiyar Koil Street, Annanagar,
Chennai 600 040



WEB COPY

WP No. 31011 of 2023



KRISHNAN RAMASAMY J.

nsa

WP No. 31011 of 2023

17-04-2026