



W.P.No.49410 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 02.01.2026

CORAM

THE HONOURABLE Ms. JUSTICE P.T. ASHA

W.P.No.49410 of 2025

J.Sampath Kumar

... Petitioner

Vs.

1.L & T Finance Limited
6th Floor, Brindavan,
Plot No.177, C.S.T.Road,
Kalina, Santacruz (East)
Mumbai – 400098, Maharashtra

2.Mr.Niyaz Ahmed,
The Arbitrator,
L& T Finance Limited
6th Floor, Brindavan,
Plot No.177, C.S.T.Road,
Kalina, Santacruz (East)
Mumbai – 400098, Maharashtra

3.The Manger,
Indian Bank, Mettupalayam (Pondy) Branch
Puducherry.

...Respondents



Prayer:- Writ petition filed under Article 226 of the Constitution of India praying for issuance of a writ of Mandamus, directing the 3rd respondent to consider the petitioner's e-mail representation dated 28.11.2025 consequently direct the 3rd respondent to defreeze the petitioner's Indian Bank Account No.7867220215, Mettupalayam (Pondy) Branch, Pondicherry.

For Petitioner : Mr.S.N.Subramani

ORDER

This writ petition has been filed for the following relief:-

“directing the 3rd respondent to consider the petitioner's e-mail representation dated 28.11.2025 consequently direct the 3rd respondent to defreeze the petitioner's Indian Bank Account No.7867220215, Mettupalayam (Pondy) Branch, Pondicherry.”

2. The contention of the petitioner is that, on the instigation of one Vignesh Rajendran, who claimed to be a representative/agent of multiple financial institutions, the petitioner entered into a loan agreement with the first respondent finance company and obtained a loan of Rs.10,34,607/- on



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12.03.2024. As per the agreement between the petitioner and the said Vignesh Rajendran, the petitioner had transferred the loan amount to the account of the said Vignesh Rajendran. However, when the petitioner had demanded repayment in accordance with the agreed terms, the said Vignesh Rajendran had threatened to commit suicide, and it was only then the petitioner came to know that he had been defrauded by the said Vignesh Rajendran. Thereafter, the petitioner also came to learn that the said Vignesh Rajendran and his friends had been remanded to prison in connection with the complaint lodged before the CCB, Tambaram City Police, in C.C. No.7 of 2025. Meanwhile, as the loan amount had not been repaid, the first respondent finance company initiated arbitration proceedings without the petitioner's consent or knowledge, and the Arbitrator passed an interim order freezing the petitioner's bank account. Therefore, the petitioner has filed the present writ petition.

3. During the course of arguments, when the Court questioned the maintainability of the writ petition on the ground that the remedy available to the petitioner lies under the Arbitration Act, it was brought to the notice of this Court that the petitioner had already filed the necessary application before the Arbitrator.



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4. In view of the above, the Writ Petition is dismissed. No costs.

02.01.2026

(shr)

Index : Yes/No

Speaking Order: Yes/No

Neutral Citation : Yes/No

To

The Manger,
Indian Bank, Mettupalayam (Pondy) Branch
Puducherry.



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P.T. ASHA. J.,

(shr)

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