



WEB COPY

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 20.01.2026

CORAM

THE HON'BLE MR.JUSTICE R.VIJAYAKUMAR

W.P.(MD)No.1185 of 2026

and

W.M.P(MD)No.928 of 2026

G.Elangovan

...Petitioner

Vs

1. The Banking Ombudsman,
Reserve Bank of India,
Fort Glacis, Rajaji Road, Chennai.

2. The Branch Manager,
HDFC Housing Development, Finance Company Ltd.,
through its Authorized Signatory, No.7A,
West Veli Street, Madurai.

...Respondents

PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of Certiorarified Mandamus to call for the records relating to impugned rejection order passed by the 1st respondent through its proceedings in RBI/CMS/N202425023652910/2024-25 dated 27.03.2025 and to quash the same and further directing the 1st respondent to direct the 2nd respondent to return the prepayment closure charge for a sum of Rs.13,33,701/- (Rupees Thirteen Lakhs Thirty Three Thousand Seven Hundred and One Only) to the petitioner.



For Petitioner : M/s.C.M.Mari Chelliah Prabhu
For Respondents : M/s.K.R.Laxman for R1

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ORDER

The present writ petition has been filed seeking to quash the order passed by the first respondent wherein the complaint lodged by the writ petitioner has been rejected on the ground that it has been lodged by an advocate and not by the party himself.

2. A perusal of the impugned order passed by the first respondent reveals that a complaint has been lodged as against the second respondent Bank before the first respondent. The complaint has not been entertained by the first respondent primarily on the ground that it has been lodged by the advocate and not by the customer. This Court does not find any infirmity or illegality in the order passed by first respondent.

3. Accordingly, this writ petition stands disposed of with a liberty to the petitioner to lodge a complaint in his name before the first respondent. In case if any such complaint is lodged, the same shall be disposed of within a period of



six weeks from the date of receipt of a copy of this order. No costs.

Consequently, connected miscellaneous petition is also closed.

20.01.2026

NCC : Yes/No
Index : Yes/No
Internet: Yes/No
RJR

To

1.The Banking Ombudsman,
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Fort Glacis, Rajaji Road, Chennai.

2. The Branch Manager,
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R.VIJAYAKUMAR, J.

RJR

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