



## IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 27-01-2026

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THE HON'BLE MR JUSTICE N. ANAND VENKATESH

**Review Application. No. 296 of 2025**

TransUnion CIBIL Limited,  
One India Bulls Centre Tower, 2A, 19<sup>th</sup> Floor,  
Senapati Bapat Marg, Elphinstone Road,  
Mumbai - 400 013.

..Petitioner(s)

Vs

1. Jeevanesh  
S/o. Mr.Sathyamoorthy, 36/20, Annai Anjugam  
Nagar, Karunanidhi Street, Gkm Colony, Chennai  
-600 082.
2. B.Kanchana,  
D/o.Late Balakrishnan, 36/20, Annai Anjugam  
Nagar, Karunanidhi Street, Gkm Colony,  
Chennai -600 082.
3. The Manager  
State Bank Of India, ICF Branch, 163,  
MTH Raod, Villivakam, Chennai -600 049.

..Respondent(s)



**PRAYER:** The Review Application is filed under Order XLVII Rule 1 read with Section 114 of C.P.C. to review the order dated 6.8.2025 passed in W.P. No.27774 of 2025.

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For Petitioner(s): Ms.Madhupreetha Elango

For Respondent(s): Mr. K. Harishankar

For Surya Teja Ss Nalla

For R1 And R2

Mr. B. Raghavulu Naid

Standing Counsel For R3

## **ORDER**

This Review Application was filed to review the order passed by this Court in W.P.No.27774 of 2025 dated 06.08.2025.

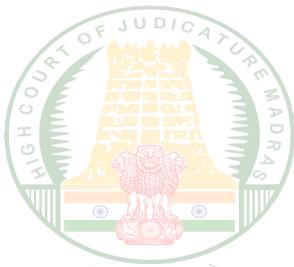
2. When the matter came up for hearing on 12.12.2025, the following order was passed by this Court.

*“This Court heard the learned counsel for the review petitioner, learned counsel who appeared for the writ petitioners and also learned counsel appearing on behalf of the 3<sup>rd</sup> respondent Bank.*

*2. The issue can be easily resolved, if the 3<sup>rd</sup> respondent bank issues a communication to the review petitioner by withdrawing their hard enquiry made against the petitioners. If the same is done, the review petitioner will act upon the same.*

*3. The 3<sup>rd</sup> respondent bank shall do the needful and report compliance to this Court.*

*4. Post on 12.01.2026 at 02.15. P.M.”*



3. The matter was again listed for hearing on 12.01.2026 and the  
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following order came to be passed by this Court.

When the matter was taken up for hearing today, Memo of Compliance was filed on behalf of the Review Petitioner and the relevant portions are extracted hereunder:

3. *On 29.12.2025, the Petitioner received a letter from the 3rd Respondent Bank, namely State Bank of India requesting withdrawal of the hard enquiries made on the following dates: 19.10.2024, 09.01.2025, 26.02.2025, 11.03.2025, 19.04.2025, 31.05.2025, 18.06.2025, and 08.07.2025. A copy of the letter dated 29.12.2025 is annexed herewith.*

4. *In furtherance of the aforesaid letter/instructions from the 3rd Respondent Bank, the Petitioner has removed the enquiries set out in the letter dated 29.12.2025 (save and except enquiry dated 19.10.2024) from the 1st Respondent's report/profile. Consequently, the Petitioner has also issued a letter intimating the 1st and 2nd Respondents regarding such removal on 07.01.2026. A copy of the said letter is annexed herewith.*

5. *Pertinently, the enquiry dated 19.10.2024 has not been removed from the 1st Respondent's profile, since the said enquiry was never made by the 3rd Respondent Bank, but by another bank, namely Canara Bank. This enquiry appears to have been inadvertently included in the 3rd Respondent's letter dated 29.12.2025. The Petitioner, therefore, is not in a position to remove the said enquiry, as it does not pertain to the 3rd Respondent Bank.*

6. *Further, the Petitioner wishes to place on record certain additional facts that are material for the purposes of the matter:*

a. *The 3rd Respondent Bank had also made an enquiry dated 06.06.2025, which has not been expressly withdrawn by the 3rd Respondent. In the absence of an express instruction in this regard, the Petitioner has not removed the entry pertaining to 06.06.2025*

b. *The 3rd Respondent Bank has also made additional hard enquiries apart from those mentioned above on*



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*01.09.2025 and 04.09.2025 for education loans amounting to Rs. 7,14,000/- and Rs. 6,42,600/-respectively. These enquiries have been made after the Impugned Order dated 06.08.2025 passed by this Hon'ble Court. These enquiries dated 01.09.2025, and 04 09.2025 have not been instructed to be withdrawn by the 3rd Respondent Bank as a consequence of which the Petitioner has not removed these entries*

*7. The Petitioner respectfully submits that in so far entries mentioned in Paragraph 6 above are concerned, should the 3rd Respondent Bank undertake before this Hon'ble Court that the aforesaid enquiries dated 06.06.2025, 01.09.2025 and 04.09.2025 shall be withdrawn, the Petitioner shall take steps to effect removal of the same at the earliest.*

2. It is seen from the above Memo of Compliance that after the order was passed in the writ petition, two more enquiries were made by the respondent Bank on 01.09.2025 and 04.09.2025 and the same continues to be reflected. Apart from that yet another enquiry dated 06.06.2025, has also been made by the respondent Bank which also continues to be reflected.

3. When the respondent Bank issued a letter dated 29.12.2025 to the Review Petitioner, they did not make a reference to three enquiries made on 06.06.2025, 01.09.2025 and 04.09.2025 and as a result, these three entries has not been withdrawn and it continues to be reflected.

4. There is no appearance on the side of the respondent Bank.

5. There shall be a direction to the 3<sup>rd</sup> respondent Bank to issue communication to the Review Petitioner to withdraw the hard enquiries made on 06.06.2025, 01.09.2025 and 04.09.2025 in order to enable the Review Petitioner to act upon the same and remove the entries.

6. Post this case on 27.01.2026.”



4. Pursuant to the above order, the matter was listed for hearing today.

**WEB COPY** 5. The learned counsel for the review applicant submitted that the third respondent Bank had issued a communication to withdraw the hard enquiries and that acting upon the same, all the entries have been removed today.

6. The learned counsel for the 3<sup>rd</sup> respondent Bank submitted that since the entries have been removed by CIBIL and the CIBIL score stands increased, there will be no problem to the credit score of the writ petitioners and the educational loan sought for will be granted.

7. The learned counsel for the writ petitioners submitted that the fees have to be paid on or before 30.01.2026 and therefore requested this Court to issue necessary directions to the 3<sup>rd</sup> respondent.

8. If the 3<sup>rd</sup> respondent has already taken a decision to approve the loan, the same shall be approved and disbursed to the writ petitioners, enabling them to pay the tuition fees **on or before 30.01.2026**.



9. This Review Application is disposed of on the above terms. There shall

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be no order as to costs.

**27-01-2026**

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To

1. Jeevanesh

S/o. Mr.Sathyamoorthy, 36/20, Annai Anjugam  
Nagar, Karunanidhi Street, GKM Colony,  
Chennai -600 082.

2. B.Kanchana,

D/o.Late Balakrishnan, 36/20, Annai Anjugam  
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N.ANAND VENKATESH, J.

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