



W.P(MD)No.18293 of 2026

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 30.06.2026

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THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P(MD)No.18293 of 2026

and

W.M.P(MD)No.13532 of 2026

M/s. Abi and Abi Hospitals,
No.80 Abi and Abi Towers,
Opposite Medical College Road,
Thanjavur - 613 004,
Represented by its Chairman,
Dr.T.Elangovan.

... Petitioner

Vs

1.The Managing Director and CEO,
Indian Bank, Corporate Office,
No.254-260, Avvai Shanmugam Salai,
Royapettah,
Chennai - 600 014.

2.The General Manager,
Sme, Indian Bank, Corporate Office,
No.254-260, Avvai Shanmugam Salai,
Royapettah,
Chennai - 600 014.



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3.The Field General Manager,
Field General Manager Office,
Indian Bank,
No. 31, Variety Hall Road,
Coimbatore - 641 001.

4.The Zonal Manager,
Indian Bank, Zonal Office,
No. 34 B-1, Thiruvidadaimaruthur Road,
Near Nall Road, Kumbakonam - 612 001.

5.The Branch Manager,
Indian Bank, Easwari Nagar Branch,
Plot No. 326a-11,
Medical College Road,
Mangalapuram,
Thaniayur - 612 004.

... Respondents

PRAYER: Writ Petition filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, directing the respondents to refund the wrongly debited interest amount of Rs.1,56,92,735/- (Rs. One Crore Fifty-Six Lakhs and Ninety-Two Thousand Seven Hundred Thirty-Five only) along with interest at the rate of 18% from January 2019 to till date of payment pending disposal of the Writ Petition.

For Petitioner : Mr.K.Balasubramani

For Respondents : Mr.C.Karthik
Standing Counsel



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ORDER

This Writ Petition has been filed seeking the issuance of a writ of Mandamus directing the respondents to refund the wrongly debited interest amount of Rs.1,56,92,735/- (Rupees One Crore Fifty-Six Lakhs Ninety-Two Thousand Seven Hundred and Thirty-Five only), together with interest at the rate of 18% per annum from January 2019 till the date of payment, pending disposal of the Writ Petition.

2.Heard Mr.K.Balasubramani, learned counsel for the petitioner, and Mr.C.Karthik, learned Standing Counsel, who accepts notice on behalf of the respondents.

3.By consent of both parties, the Writ Petition is taken up for final disposal at the stage of admission itself.

4.The learned counsel for the petitioner submitted that the respondent Bank had wrongly debited interest for the extended holiday period from



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24.03.2017 to 31.12.2018 amounting to Rs.86,92,231/- and capitalized the same into the principal loan amount. Consequently, the respondent Bank recovered an excess interest amount of Rs.1,56,92,735/- due to the wrongful capitalization of interest during the holiday period. Therefore, the petitioner submitted a representation dated 02.03.2026 to the respondent Bank seeking reversal of the wrongly debited interest. Despite receipt of the said representation, no orders have been passed by the respondents. Aggrieved by the inaction on the part of the respondents, the petitioner has approached this Court by filing the present Writ Petition.

5.The learned counsel for the petitioner further submitted that the petitioner would be satisfied if this Court issues a direction to the first respondent to consider the petitioner's representation dated 02.03.2026 and pass appropriate orders thereon within a time frame to be fixed by this Court.

6.Considering the facts and circumstances of the case, and without expressing any opinion on the merits of the matter, this Writ Petition is disposed of with a direction to the first respondent to consider the petitioner's



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representation dated 02.03.2026, after affording the petitioner a reasonable opportunity of being heard, and pass appropriate orders on merits and in accordance with law. Such exercise shall be completed as expeditiously as possible, preferably within a period of six (6) weeks from the date of receipt of a copy of this order. No costs. consequently, connected Miscellaneous Petition is closed.

30.06.2026

NCC : Yes / No

Index : Yes / No

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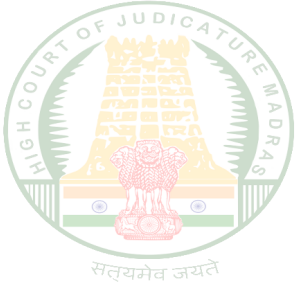
To

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