



W.P(MD)No.22921 of 2026

WEB CODE BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 11.08.2026

CORAM:

**THE HONOURABLE MR.JUSTICE M.DHANDAPANI
and
THE HONOURABLE MR.JUSTICE N.DILIP KUMAR**

**W.P(MD)No.22921 of 2026
and
W.M.P(MD)No.17063 of 2026**

A.Asaitambi

... Petitioner

vs.

1.Reserve Bank of India,
NBFC Division,
Fort Glacis, 16,
Rajaji Road, Fort St.George,
Chennai - 600 001.

2.The Authorized Officer,
M/s.JM Financial Home Loan Limited,
Madurai Branch,
No.13A, 1st Floor, 70 Feet Road,
Ellis Nagar,
Madurai - 625 016.

... Respondents



W.P(MD)No.22921 of 2026

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PRAYER : Writ Petition filed under Article 226 of the Constitution of India praying for issuance of a Writ of Mandamus directing the respondents 1 and 2 to regularize the petitioner loan account into standard loan account permitting the petitioner to repay the loan as per loan term schedule.

For Petitioner : Mr.R.Narayanan

ORDER

(Order of the Court was made by M.DHANDAPANI, J.)

This Writ Petition has been filed seeking issuance of a Writ of Mandamus directing the respondents 1 and 2 to regularize the petitioner's loan account by restoring it to the standard category and permit the petitioner to repay the loan amount as per the terms and schedule of repayment.

2.The learned counsel appearing for the petitioner would submit that the petitioner had availed a loan facility from the respondents and, due to certain circumstances, the petitioner's loan account has been classified otherwise than as a standard loan account. The petitioner has submitted a representation dated 29.07.2026 to the respondents, requesting them to



W.P(MD)No.22921 of 2026

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regularize the loan account and permit the petitioner to repay the loan amount in accordance with the original terms and schedule of repayment. However, the said representation has not been considered so far.

3.The learned counsel appearing for the petitioner would further submit that the petitioner would be satisfied if this Court issues a direction to the competent authority to consider the petitioner's representation dated 29.07.2026 and pass appropriate orders thereon within a time frame to be stipulated by this Court.

4.In view of the limited relief sought for by the petitioner, without expressing any opinion on the merits of the claim made by the petitioner, the respondents 1 and 2 are directed to consider the petitioner's representation dated 29.07.2026 and pass appropriate orders on merits and in accordance with law, within a period of six weeks from the date of receipt of a copy of this order.



W.P(MD)No.22921 of 2026

WEB COPY

5.The Writ Petition is disposed of accordingly. There shall be no order as to costs. Consequently, connected Miscellaneous Petition is closed.

[M.D.I.,J.] & [N.D.K.,J.]
11.08.2026

NCC : Yes / No
Index : Yes / No
ps

To

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W.P(MD)No.22921 of 2026

M.DHANDAPANI, J.
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W.P(MD)No.22921 of 2026

11.08.2026