

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED 05.02.2015

CORAM

THE HONOURABLE MR.JUSTICE T.S.SIVAGNANAM

WP.No.2842/2015

R.Rajamanickam

...Petitioner

Versus

1. The Deputy General Manager
Bank of Baroda, 10, C.P.Ramasamy
Road, Alwarpet, Chennai-18.
2. The Branch Manager
Bank of Baroda, Ullagaram Branch
Chennai.

...Respondents

Writ petition filed under Article 226 of the Constitution of India praying for a writ of mandamus directing the respondent Bank herein to consider the representation dated 20.01.2015 made by the petitioner and permit the petitioner to settle the entire due towards loan account No.31620600000247 as one time settlement by changing the normal rate of interest [Housing Loan] instead of the commercial rate of interest.

For Petitioner : Mr.T.Panchatsaram

ORDER

Heard Mr.T.Panchatsaram, learned counsel for the petitioner and perused the materials placed on record. Since the writ petition is disposed of without notice to the respondent/Bank, the merits of the allegations made by the petitioner as against the respondent/Bank are not gone into and are left open to be decided by the competent authority.

2.The limited prayer sought for by the petitioner is to consider his representation dated 20.01.2015 which is now pending before the 1st respondent.

3.In the light of the above, without going into the merits of the petitioner's contentions, there will be a direction to the 1st respondent to consider the petitioner's representation dated 20.01.2015 and pass appropriate orders on merits and in accordance with law within a period of four weeks from the date of receipt of a copy of this order.

4.The petitioner is also directed to enclose a copy of his representation dated 20.01.2015 along with a copy of this order and forward the same to the 1st respondent. It is made clear that this Court has not gone into the merits of the claim made by the petitioner. It is open to the 1st respondent to consider the representation in accordance with law and as per the guidelines and the terms and conditions of the loan transaction.

5.The writ petition is disposed of with the above directions. No costs.

Sd/-
Assistant Registrar (CS-IV)

//True Copy//

Sub Assistant Registrar

AP

To

1. The Deputy General Manager
Bank of Baroda, 10, C.P.Ramasamy
Road, Alwarpet, Chennai-18.

2. The Branch Manager
Bank of Baroda, Ullagaram Branch
Chennai.

1 CC to Mr.T.Panchatsaram, Advocate SR.No. 6234

RV (CO)
PSI (06.02.2015)

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