

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 11.08.2016

CORAM

THE HONOURABLE MR.JUSTICE M.SATHYANARAYANAN

W.P.No.28084 of 2016

And

W.M.P.No.24236 of 2016

S.Kayalvizhi

... Petitioner

Vs.

1 The Chief General Manager
Reserve Bank of India,
Kamarajar Salai,
Chennai.

2 The Manager
Credit & Collection,
M/s.Bajaj Finance Ltd.,
Unit No.209, 210, Second Floor,
Delta Wing, Raheja Towers,
177, Anna Salai,
Chennai – 600 002.

... Respondents

Prayer:

Petition filed under Article 226 of the Constitution of India to issue a Writ of Mandamus directing the 1st respondent to take appropriate action as against the 2nd respondent for having not allowed the petitioner to foreclose her loan account No.4030PL10479606 by violating the guidelines and circular of the 1st respondent and further directing the 1st respondent to issue necessary direction to the 2nd respondent to repay the excess amount collected towards the loan account, based on the petitioner's representation made to the

respondents on 29.07.2016 made to the 1st respondent.

For Petitioner : Mr.K.Kannan

O R D E R

The petitioner claims that she is a Professor employed in Dhaanish Ahmed College of Engineering, Chennai and she availed consumer loan from the second respondent Company and she was very prompt in repaying the amount. The grievance expressed by the petitioner is that though she foreclosed the loan account by sending a demand draft to the tune of Rs.93,000/- and it was also acknowledged, the second respondent has failed to foreclose the loan account as per the guidelines given by the first respondent and in this regard, has given representation dated 29.07.2016, to the first respondent and though it was submitted in person, no orders have been passed and hence, came forward to file this writ petition.

2.Heard the submissions of the learned counsel appearing for the petitioner.

3.Though the petitioner prayed for a larger relief, this Court in the light of the above facts and circumstances and without going into

the merits of the claim projected by the petitioner in this writ petition, permits the petitioner to submit one more representation to the first respondent with copy marked to the second respondent, within a period of two weeks from the date of receipt of a copy of this order and the first respondent on receipt of the same, is directed to consider the said representation, in accordance with law and after putting the second respondent on notice, shall pass orders, within a further period of eight weeks thereafter and communicate the decision taken, to the petitioner as well as to the second respondent.

4.The writ petition is disposed of accordingly. No costs.
Consequently, the connected miscellaneous petition is also closed.

11.08.2016

pri
Index: Yes/ No
Internet: Yes/ No

To

- 1 The Chief General Manager
Reserve Bank of India,
Kamarajar Salai,
Chennai.

M.SATHYANARAYANAN,J.
pri

W.P.No.28084 of 2016
And
W.M.P.No.24236 of 2016

11.08.2016