



WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED 17.11.2021

CORAM

THE HONOURABLE MR.JUSTICE KRISHNAN RAMASAMY

W.P.No.28466 of 2017

Mrs.Kabir Mariam

...Petitioner

..Vs..

The Chief Manager,
Indian Overseas Bank
Royapuram, Chennai - 600 013.

...Respondent

PRAYER : Petition filed Under Article 226 of the Constitution of India praying to issue a Writ of Mandamus, directing the respondent to hear the petitioner's representation dated 07.04.2017 for settlement of payment and dispose the same.

For Petitioner : Mr.Dr.S.N.Amarnath

For Respondent : Mr.Benjamin George

O R D E R

This writ petition has been filed to issue a Writ of Mandamus, directing the respondent to hear the petitioner's representation dated 07.04.2017 for settlement of payment and dispose the same.

2. It is the case of the petitioner that she availed a loan from the respondent Bank for purchase of the house under Home loan Scheme and a loan of Rs.50.00 lakhs were sanctioned on 12.09.2011. The petitioner repaid the same by way of EMI till October 2015 and after that she was unable to pay the EMI due to paucity of funds. Hence, the petitioner is seeking extension of time for payment by way of OTS within in six months and she further submits that her representation dated 07.04.2017 for settlement of payment is pending for the past four years.

3. In this subject matter, this Court cannot pass any positive order, since the representation is with regard to the resettlement / settlement of loan amount. It is left open to the



respondent / Bank to decide the matter on merits. However, the Bank cannot keep the matter pending without disposing the petitioner's representation.

4. This Court directs the respondent / Bank to dispose of the representation of the petitioner dated 07.04.2017 on merits and in accordance with law within a period of four weeks from the date of receipt of a copy of this order.

5. With the above direction, this writ petition stands disposed of. No costs.

SD/-
ASSISTANT REGISTRAR

// TRUE COPY //

SUB ASSISTANT REGISTRAR

Pns
To

The Chief Manager,
Indian Overseas Bank
Royapuram, Chennai - 600 013.

+1cc to Mr.F.B.Benjamin George, Advocate Sr.59737

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