

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 04.04.2022

CORAM:

THE HONOURABLE MR.JUSTICE V.BHARATHIDASAN

W.P.No.34354 of 2017

E.Jebadhas,
S/o. Enose

... Petitioner

Vs.

1. The Chief Regional Officer,
Indian Overseas Bank,
No.763, New Building Annex,
3rd Floor, Anna Salai,
Chennai-600 002.

2. The Branch Manager,
Indian Overseas Bank,
Adambakkam Branch,
Chennai.

... Respondents

Prayer : Writ Petition filed under Article 226 of the Constitution of India praying for the issuance of a Writ of Mandamus, to order the 1st respondent to dispose of the representation dated 19.10.2017 within a time frame as may be fixed by the Hon'ble Court.

For Petitioner : Ms.Santhini
for Mr.R.Karthikeyan

For Respondents : Mr.V.Kadhirvelu

ORDER

This Writ Petition has been filed seeking a direction directing the 1st respondent to dispose the representation dated 19.10.2017 within a time frame.

2. The grievance of the petitioner is that, he has obtained education as well as housing loan from the 1st respondent Bank. While calculating interest, they have compelled the petitioner to pay excessive interest and due to compulsion, the petitioner has paid excessive interest. Seeking to refund the excessive interest, the petitioner has sent a representation dated 19.10.2017 to the 1st respondent, that representation was not considered. Hence, the present Writ Petition has been filed.

3. Mr.V.Kadhirvelu, learned counsel appearing for respondents would submit that, pending Writ Petition, the 1st respondent bank verified the account and found that there is no error in calculating interest. Hence, the petitioner is not entitled for any refund of interest, which was disputed by the petitioner.

4. Heard and considered rival submissions made by learned counsel appearing for both sides and perused records carefully.

5. Considering the fact that, there is some dispute between parties regarding calculation of interest and it will be solved only by giving hearing the petitioner. In the said circumstances, the 1st respondent is directed to consider petitioner's representation and pass suitable orders after giving opportunity to the petitioner within a period of eight weeks from the date of receipt of copy of this order. Accordingly, this Writ Petition stands disposed of. No costs.

04.04.2022

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To

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2. The Branch Manager,
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Adambakkam Branch,
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V.BHARATHIDASAN, J.

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