



WEB COPY



W.P.No.18775 of 2023

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 27.06.2023

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.No.18775 of 2023

E.Ravi

... Petitioner

Vs.

The Manager,
Indian Bank,
Tambaram West Branch,
Tambaram,
Chennai – 600 045.
Respondent

...

PRAYER: The Writ Petition filed under Section 226 of the Constitution of India, pleased to issue a Writ or direction or order more particularly in the nature of Writ of Mandamus directing the respondent to consider the petitioner's representation dated 24.03.2023 and direct the respondent to increase the EMI period within a reasonable period.

For Petitioner : Mr.P.Sam Japa Singh

For Respondent : Mrs.Rita Chandrasekaran

ORDER

This writ petition has been filed for issuance of a writ of mandamus to direct the respondent to consider the petitioner's representation dated



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24.03.2023 and direct the respondent to increase the EMI period.

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2. Since no adverse order is being passed against the respondent notice to the respondent is dispensed with.

3. It is the case of the petitioner that the petitioner availed two loans from the respondent Bank for a sum of Rs.12,00,000/- and Rs.9,90,000/- on 06.06.2020 and 18.09.2021 respectively. Due to COVID-19, the petitioner was not able to repay the loans. Seeking to increase the period of EMI for the aforesaid loans, the petitioner gave a letter to the respondent on 24.03.2023. However, the same was not considered by the respondent. Hence the present writ petition.

4. Though very many grounds have been raised in the above writ petition, learned counsel for the petitioner submits that it would suffice if this Court issues a direction to the respondent to consider the petitioner's representation dated 24.03.2023 and pass appropriate orders within the time frame that may be fixed by this Court.



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5. On the above contentions heard learned counsel appearing for the respondent and perused the materials placed on record.

6. Considering the facts and circumstances of the case, this Court without going into the merits of the case directs the respondent to consider the petitioner's application dated 24.03.2023 and pass appropriate orders on merits and in accordance with law within a period of four (4) weeks from the date of receipt of a copy of this order.

7. Accordingly, this writ petition is disposed of. No costs.

27.06.2023

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Speaking Order : Yes/No

Index : Yes/No

NCC : Yes/No



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M.DHANDAPANI,J

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