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W.P.(MD)NO.2091 OF 2023

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 02.02.2023

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THE HONOURABLE MR.JUSTICE G.R.SWAMINATHAN

W.P.(MD)No.2091 of 2023 and
W.M.P.(MD)No.1869 of 2023

P.Padmavathi

... Petitioner

Vs.

1. The Finance Secretary,
Ministry of Finance, Ministry of Finance,
Department of Expenditure,
New Delhi – 110 001.
2. The Authorised Officer,
LIC Housing Finance Ltd.,
Office No.131, 13th Floor,
F Maker Tower, Cuffe Parade-Colaba,
Near World Trade Centre, Mumbai – 400 005.
3. The District Collector,
Madurai District, Madurai.
4. The Zonal Manager,
LIC of India, Zonal Office,
No.102, Anna Salai, Chennai.
5. The Manager,
LIC Housing Finance Ltd.,
S.S.Tower, 4th Floor,
No.78/4, Bypass Road,
Madurai – 625 010.
6. The Authorised Officer,
LIC Housing Finance Ltd.,
Door No.30, 1st Floor, Thirupathi Towers,
Railway Feeder Road,
Thirumangalam,
Madurai District – 625 706.

... Respondents



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Prayer: Writ petition is filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, directing the respondents to waive the interest of housing loan File No.5408001581 and loan account No.540800001358 due to death of the petitioner's parents in Covid-19 by considering his representation dated 12.07.2022.

For Petitioner : Mr.V.Manikandan

For R-3 : Mr.G.Suriyananth,
Additional Government Pleader.

For R-1 : Ms.L.Victoriya Gowri,
Assistant Solicitor General of India.

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Heard the learned counsel on either side.

2. The petitioner's father had availed loan but failed to repay it. It appears that the interest has accumulated. The petitioner seeks waiver of the interest component.

3. The writ Court will not be justified in issuing any direction to the creditor. It is for the petitioner to approach the



creditor institution and pray for concessions. The petitioner has given a representation dated 12.07.2022.

4. It is for the jurisdictional Manager (Operations) of LIC Housing Finance Ltd., to take a call in the matter. Granting liberty to the petitioner to approach the fifth respondent who is the competent authority, this writ petition stands disposed of. No costs. Consequently, connected miscellaneous petition is closed.

02.02.2023

NCS : Yes / No
Index : Yes / No
Internet : Yes / No
PMU



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To:

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Department of Expenditure, New Delhi – 110 001.
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5

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G.R.SWAMINATHAN,J.

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