



W.P.(MD) No.3339 of 2023

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 21.02.2023

CORAM:

THE HONOURABLE MR.JUSTICE D.KRISHNAKUMAR

and

THE HONOURABLE MRS.JUSTICE L.VICTORIA GOWRI

W.P.(MD)No.3339 of 2023

M.Jayaraj

... Petitioner

Vs.

1.The Branch Manager,
Hudco Retail Finance Unit,
1st Floor, South West Wing,
Corporation Main Building,
Alagar Kovil Road,
Madurai – 625 002.

2.The Authorised Officer / Senior Manager (s),
Hudco Regional Office,
5th Floor, C.M.D.A. Tower-1,
#1, Gandhi Irwin Road,
Egmore, Chennai – 600 008.

... Respondents



W.P.(MD) No.3339 of 2023

WEB COPY

PRAYER : Petition filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, directing the Respondents to circulate the statements and accept the petitioner's one time settlement based on the petitioner's representation dated 12.12.2022, within a specific period as fixed by this Court.

For Petitioner : Mr.S.Balaji

For Respondents : Mr.V.Nirmal Kumar
Government Advocate

ORDER

[Order of the Court was made by L.VICTORIA GOWRI, J.]

The petitioner has sought for a direction in the nature of Writ of Mandamus, directing the respondents to circulate the statements and accept the petitioner's One Time Settlement based on the petitioner's representation dated 12.12.2022.



W.P.(MD) No.3339 of 2023

WEB COPY

2. Heard Mr.S.Balaji, learned counsel for the petitioner and Mr.V.Nirmal Kumar, learned Government Advocate, who accepts notice on behalf of respondents.

3. By consent, this Writ Petition is taken up for final disposal at the admission stage itself.

4. The petitioner has availed a housing loan from the first respondent for a sum of Rs.7,50,000/- by creating deposit of title deeds and he was also provided with an EMI scheme for a total number of 240 months, covering the period of 20 years. However, the petitioner was able to pay only 189 EMIs and when 51 months was pending, his account was declared as NPA. In view of that situation, the petitioner came forward to seek for a one time settlement before the respondent corporation and for the said purpose, on 12.12.2022 , the petitioner made a representation to the respondents. Since the same was not considered the petitioner has filed this Writ petition.



W.P.(MD) No.3339 of 2023

WEB COPY

5. Considering the limited scope of the prayer, this Court, without going into the merits of the matter, directs the first respondent to consider the representation of the petitioner dated 12.12.2022 on merits and in accordance with law within a period of eight [8] weeks from the date of receipt of a copy of this order.

6. With the above directions, this Writ Petition is disposed of. No costs.

[D.K.K., J.] [L.V.G., J.]

21.02.2023

NCC : Yes / No

Index : Yes / No

vsm



W.P.(MD) No.3339 of 2023

WEB COPY

To

- 1.The Branch Manager,
Hudco Retail Finance Unit,
1st Floor, South West Wing,
Corporation Main Building,
Alagar Kovil Road,
Madurai – 625 002.

- 2.The Authorised Officer / Senior Manager (s),
Hudco Regional Office,
5th Floor, C.M.D.A. Tower-1,
#1, Gandhi Irwin Road,
Egmore, Chennai – 600 008.



WEB COPY



W.P.(MD) No.3339 of 2023

D.KRISHNAKUMAR, J.
and
L.VICTORIA GOWRI, J.

vsm

W.P.(MD)No.3339 of 2023

21.02.2023