



W.P(MD)No.26096 of 2023

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED : 17.11.2023

CORAM

THE HONOURABLE MR.JUSTICE G.R.SWAMINATHAN

W.P(MD)No.26096 of 2023

S.Renugadevi

... Petitioner

Vs.

1.The Banking Ombudsman,
C/o.Reserve Bank of India,
Fort Glacis,
Chennai – 600 001.

2.The General Manager,
Retail Assets Central Processing Centre (RACPC),
State Bank of India,
Cantonment,
Tiruchirappalli – 620 001.

... Respondents

Prayer : Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the first respondent to direct the second respondent to reschedule Home Loan of the petitioner bearing NRI / PIOS Loan Account No.3841578579 and extend the tenure from 10 years to 25 years, reducing the Equated Monthly Installment (EMI) to a manageable level and also to



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acknowledge Rs. 6 lakhs payment made towards the Home loan account and ensure its proper adjustment, in accordance with the representation of the petitioner dated 25.09.2023 within a stipulated time that may be fixed by this Court.

For Petitioner : Ms.P.Kalaiyarasi Bharathi

For Respondents : Mr.K.R.Laxman for R.1

Mr.N.Dilip Kumar
Standing Counsel for R.2

ORDER

Heard both sides.

2. The petitioner had availed loan from the second respondent under NRI scheme. The petitioner has ceased to be an NRI. She wants extension of the loan tenure period and also reschedulement. It is well settled that the writ Court cannot grant such directions. Of course, this Court can call upon the Bank to consider the petitioner's case.

3. When the matter was taken up for hearing, the learned Standing Counsel produced copies of the communications issued by the second



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respondent to the petitioner negating her request and clarifying their stand.

4. Placing the subsequent development on record, this writ petition is disposed of. There shall be no order as to costs.

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NCC : Yes/No
Index : Yes / No
Internet : Yes/ No
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G.R.SWAMINATHAN, J.

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