



WEB COPY



W.P.No.12221 of 2021

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 27.06.2024

CORAM:

THE HONOURABLE MR. JUSTICE **G.K.ILANTHIRAIYAN**

W.P.No.12221 of 2021

T.Pramila

... Petitioner

Vs.

- 1.The Banking Ombudsman
Reserve Bank of India,
No.16, Rajaji Salai,
Fort Glacis, Chennai 600 001
- 2.The Chief Manager,
State Bank of India,
Ranipet Branch,
Ranipet,
Ranipet District
- 3.The Chief Manager,
Credit & NPA, State Bank of India,
Administrative Office,
Chennai Zone – I, No.231, NSC Road,
Chennai 600 001
- 4.The Assistant General Manager,
State Bank of India,
RASMECC, Gandhi Nagar,
Vellore 600 006
- 5.The Chief Manager,
State Bank of India,
RASMACC, Gandhi Nagar,
Vellore 600 006

... Respondents

PRAYER: Writ Petition is filed under Article 226 of Constitution of



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India praying to issue a Writ of Mandamus directing the respondents herein to consider the representation dated 03.04.2021 for the purpose of extension of One Time Settlement (OTS) scheme, within a time frame as may be stipulated by this Court.

For Petitioner : Mr.M.Kempuraj

For Respondents

For R1 : Mr.C.Mohan
M/s.King & Partridge

For R2 to 5 : Mr.B.Raghavulu Naidu

ORDER

This writ petition has been filed for direction to the respondents to consider the representation submitted by the petitioner dated 03.04.2021 seeking benefit of one time settlement scheme.

2. The learned counsel for respondents 2 to 5 submitted that the respondents Bank came up with one time settlement scheme, in which the petitioner's loan account found eligible and informed the petitioner by the communication dated 06.11.2020 that the book outstanding as on 31.03.2020 is Rs.27,48,983/- and the one time settlement amount payable is Rs.21,99,186/- Therefore, the application submitted for one



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time settlement seeking to avail the facility of one time settlement scheme can be processed only on deposit of minimum 5% of the one time settlement amount. The petitioner was asked about his willingness to settle the dues at latest by 23.11.2020. However, thereafter the petitioner failed to come forward to pay 5% of the amount.

3. Therefore, the request made by the petitioner cannot be considered. As such, this writ petition is devoid of merits and liable to be dismissed. Accordingly, this writ petition is dismissed. However, the petitioner is at liberty to make fresh request before respondents 4 & 5 and on receipt of the same, respondents 4 & 5 are directed to consider the request on merits and in accordance with law. There shall be no order as to costs.

27.06.2024

Neutral citation: Yes/No
Index: Yes/No
Speaking/Non-speaking order
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G.K.ILANTHIRAIYAN, J.

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To

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