



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 16.12.2024

CORAM

THE HONOURABLE MR. JUSTICE C.V.KARTHIKEYAN

W.P.No. 33088 of 2024

C.Raghu

... Petitioner

..Vs..

1. The Chairman
National Handicapped Finance and Development
Corporation
98 MG +2Q, Sector 12
Faridabad, Haryana – 121 007.
2. The Manager
TNSC National Handicapped Finance and Development
Corporation
Angappa Naicken Street,
Parrys Corner, Chennai – 600 001.
3. The Secretary
Vellore Central Co-operative Bank
Kancheepuram Road
Panapakkam, Nemili Taluk
Ranipet – 631 052.

... Respondents

PRAYER: Petition under Article 226 of the Constitution of India, praying for the issue of a Writ of Mandamus directing the respondents to consider the petitioner representation dated 07.10.2024.



2

For Petitioner :: Mr. R.Arunkumar
For RR 1 & 2 :: No appearance
For 3rd Respondent :: Mr.S.Ravi Kumar
Special Government Pleader

ORDER

The Writ Petition has been filed in the nature of a Mandamus seeking a direction against the respondent to consider a representation dated 07.10.2024 given by the petitioner herein.

2. The petitioner had mortgaged a property at Punnai Village, Nemili, measuring 0.42.5 area, 1.05 cent at S.No. 113/1 by document No. 2914 of 2005 registered in the Sub Registrar Office at Arakonam and had obtained NDFDC loan from the Vellore District Central Co-operative Bank/ the third respondent herein for a sum of Rs.95,000/- on 22.05.2009. It carries 6% interest. The petitioner received a letter that he is due and liable to pay a sum of Rs.2,40,240/-. The petitioner is a visually handicapped person and he is also unemployed. His wife suffered brain stroke and both her leg and hand are paralyzed. It was under those circumstances that he claims waiver of atleast the interest portion.



WEB COPY

3. The learned Special Government Pleader appearing for the third respondent stated on instructions received that if the petitioner pays the principle amount, then the interest portion could be waived.

4. The petitioner may endeavour to pay the principle amount of Rs.95,000/- in one instalment to the third respondent. Time is granted for effecting such payment till 31.01.2025. If that is paid on or before 31.01.2025, a direction is given to the third respondent to waive the interest component completely.

5. With the above direction, this Writ Petition stands disposed of. No order as to costs.

16.12.2024

vsg
Index: Yes/No
Internet: Yes/No
Speaking / Non Speaking Order

To

1. The Chairman
National Handicapped Finance and Development
Corporation



WEB COPY

4



98 MG +2Q, Sector 12
Faridabad, Haryana – 121 007.

C.V.KARTHIKEYAN, J.,

vsg

2. The Manager
TNSC National Handicapped Finance and Development
Corporation
Angappa Naicken Street,
Parrys Corner, Chennai – 600 001.
3. The Secretary
Vellore Central Co-operative Bank
Kancheepuram Road
Panapakkam, Nemili Taluk
Ranipet – 631 052.

W.P.No. 33088 of 2024

16.12.2024