



**W.P.(MD) No.838 of 2024**

**WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT**

**DATED : 12.01.2024**

**CORAM:**

**THE HONOURABLE MR.JUSTICE D.KRISHNAKUMAR**

**and**

**THE HONOURABLE MR.JUSTICE R.VIJAYAKUMAR**

**W.P.(MD)No.838 of 2024**  
**and W.M.P.(MD)No.847 of 2024**

P.Murugeswari

... Petitioner

**Vs.**

The Authorized Officer, HDFC Ltd.,  
Housing Development Finance Corporation,  
No.406, Sakthi Sivam Plaza,  
Pumping Station Road, 9<sup>th</sup> Cross Street,  
K.K.Nagar (East),  
Madurai – 626 020.

... Respondent

**PRAYER :** Petition filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, directing the respondent bank Account No.638248627 and 636731157 to accept the NPA amount from the petitioner and regularize the loan within time frame fixed by this Court.

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For Petitioner : Ms.K.M.Priscilla Jancy  
For Respondent : Mr.N.S.Karthikeyan

## **ORDER**

**[Order of the Court was made by D.KRISHNAKUMAR, J.]**

This Writ Petition has been filed for issuance of a Writ of Mandamus, directing the respondent bank to accept the NPA amount from the petitioner and regularize the loan within time frame fixed by this Court.

2. We have heard the learned counsel appearing for the petitioner and the learned Standing Counsel, who accepts notice on behalf of the respondent. By consent, this Writ Petition is taken up for final disposal at the admission stage itself.



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**WEB COPY** 3. It is the case of the petitioner that the petitioner has availed loan of Rs. 46,00,000/- from the respondent bank. The petitioner paid the dues regularly till the year 2021. Due to heavy illness, the petitioner was unable to pay the dues from the year 2022. Hence, the petitioner's loan account was declared as NPA. The petitioner is ready to pay the NPA amount of Rs.11,40,000/-, but the same was not accepted by the respondent bank. Hence, the petitioner has filed this Writ Petition.

4. The learned Standing Counsel appearing for the respondent bank submits that the respondent bank will consider the application of the petitioner.

5. Considering the facts and circumstances of the case, without going into the merits of the case, we direct the respondent bank to consider the request of the petitioner in accordance with law as early as possible, preferably within a period of twelve (12) weeks from the date of receipt of a copy of this order.



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**WEB COPY** 6. With the above directions, this Writ Petition is disposed of. There shall be no order as to costs. Consequently, connected miscellaneous petition is closed.

**[D.K.K., J.]      [R.V., J.]**

**12.01.2024**

Neutral Citation: Yes / No  
Index : Yes / No  
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**and**  
**R.VIJAYAKUMAR, J.**

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