



WEB COPY



W.P.No.2653 of 2009

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 09.09.2025

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THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.No.2653 of 2009

Padmavathy

... Petitioner

Vs.

The Branch Manager,
Indian Overseas Bank,
Lawspet Branch,
Pudhucherry.

... Respondent

Prayer:

Petition filed under Article 226 of the Constitution of India to issue a Writ of Mandamus directing the respondent bank to dispose of the representation dated 09.09.2008 pending on the file of the respondent bank within stipulated period fixed by this Hon'ble Court.

For Petitioner : Mr.K.Suryanarayanan
For Respondent : Mr.F.B.Benjamin George

O R D E R

This writ petition has been filed seeking issuance of Writ of Mandamus directing the respondent bank to dispose of the representation dated 09.09.2008 pending on the file of the respondent bank within stipulated period fixed by this Court.



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2.The petitioner claim that the petitioner availed term loan from the respondent bank on 15.10.2004 for a sum of Rs.6 Lakhs and he paid a sum of Rs.8,10,000/-. Thereafter, he intended to repay the balance loan amount in one installment, for which, he issued a letter on 09.09.2008 to the respondent requesting to consider his case for one time settlement and since the same was not considered, he issued legal notice on 16.10.2008, however, there is no response.

3.Legal notice cannot termed as representation. Considering the limited relief sought for in this writ petition, this Court, without expressing any opinion on the merits of the case, grants liberty to the petitioner to approach the respondent bank for one time settlement. If the petitioner makes any application for one time settlement, the respondent bank is directed to entertain the said application and pass appropriate orders, as expeditiously as possible. The writ petition is disposed of with the above observations. No costs.

09.09.2025

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Index: Yes/ No Speaking Order: Yes/ No NCC: Yes/ No

To
The Branch Manager,
Indian Overseas Bank,
Lawspet Branch, Pudhucherry.

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M.DHANDAPANI,J.
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