



WEB COPY



W.P.No.15144 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 09.06.2025

CORAM

THE HONOURABLE Mr.JUSTICE N. ANAND VENKATESH

W.P.No.15144 of 2025

Priyadharshini

.. Petitioner

Vs.

The State by :

1.The General Manager

The Ombudsman

Reserve Bank of India

No.16, Rajaji Salai, Chennai 600 001

2.The Assistant Manager

South Indian Bank

Chennai Regional Office

No.14, Ground Floor, Hameediya Centre

Haddows Road, Nungambakkam

Chennai 600 006

3.The Branch Manager

South Indian Bank

South Indian Space

Arakkonam, Ranipet District

.. Respondents

Writ Petition filed under Article 226 of the Constitution of India praying for issuance of a writ of mandamus directing the 1st respondent to consider the petitioner's representation dated 11.12.2024 in respect of loans pending before the 3rd respondent in 1) Loan Account No.146419 dated 21.11.2023 and 2) Loan Account No.146418 dated 21.11.2023.



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For Petitioner : Mr.C.Chockalingam

For 1st Respondent : Mr.T.Poornam

ORDER

This writ petition has been filed for the issue of a writ of Mandamus directing the 1st respondent to consider the representation made by the petitioner on 11.12.2024, wherein the petitioner is willing to settle the entire loan amount payable to the 3rd respondent Bank and the petitioner is seeking for redeeming the mortgage.

2. When the writ petition came up for hearing on 02.06.2025, this Court directed the learned counsel for the petitioner to take notice on the learned Standing Counsel appearing for the 1st respondent and accordingly, listed the matter for hearing today.

3. When the matter was taken up for hearing today, the learned Standing Counsel appearing on behalf of the 1st respondent submitted that the petitioner ought to have approached the Regulatory Authority under the Scheme and should not have approached the 1st respondent straightaway. However, the learned



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Standing Counsel submitted that the 1st respondent will comply with any

WEB COPY directions issued by this Court in this regard.

4. Considering the nature of grievance expressed by the petitioner and also taking note of the fact that the petitioner is willing to settle the entire loan amount to the 3rd respondent Bank which was owed by her adopted father, it will be more appropriate, if the petitioner submits a fresh application before the 1st respondent and on receipt of the same, the 1st respondent shall issue notice to the South Indian Bank and hear the petitioner and the respondent Bank and take a decision within a period of six weeks from the date of receipt of the fresh application.

This writ petition is disposed of with the above terms. No costs.

09.06.2025

Index : Yes/No

Neutral Citation : Yes/No

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N. ANAND VENKATESH, J.

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To

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