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WP No. 17964 of 2024



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 21-11-2025

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THE HONOURABLE MR JUSTICE M.DHANDAPANI

WP No. 17964 of 2024

A.Anny Leema
D/o Arockiyaraj, 10B, Kondithouzhu
North Street, Kamarajar Salai,
Madurai 625 009

Petitioner(s)

Vs

1. The General Manager
Axis Bank Limtied, Axis Bank Loan
Centre, 2nd Floor, Centennial Square,
Hotel Brown Star,
Dr. Radhakrishnan Road, KG NTR
Heritage, Kodambakkam,
Chennai 600 024

2.Mr.Amitab Chaudry,
Managing Director / Chief Executive
Officer, Axis Bank Limited,
Axis House, C-2, Wadia International
Centre Pandurang Budhkar Marg,
Worli Mumbai Maharashtra 400 025

3.P. Devarajan



Nodal Officer, Axis Bank Limited
Chennai Circle, 2nd Floor, No.3 Club
House Road, Chennai 600 002

4.The Regional Manger,
Axis Bank Limited,
Chennai Main Branch, No 82,
Dr. Radhakrishann Salai,
Chennai 600 004

5.The Deputy Governor,
Reserve Bank Of India,
No 16, Fort Glacis, Rajaji Salai
Chennai 600 001

6.S.Sekar
S/o Seenikalai,
One Roof E-service Centre,
No.5, Mudichur Road,
Near Krishna Nagar (Bus Stop),
Krishna Nagar, West Tambaram
Chennai 600 045

Respondent(s)

PRAYER

Writ Petition filed under Article 226 of the Constitution of India, praying to issue a Writ of Mandamus, to direct the 1st respondent to consider the petitioner's representation on 09.02.2024 demanding for one time settlement of the petitioner's home loan in home loan No. 423870 on the basis of petitioner's representation on 09.02.2024 within stipulated time frame fixed by this Hon'ble Court.



For Petitioner(s): Mr.S.Raja Mohamed

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ORDER

The writ petition has been filed, seeking Writ of Mandamus, to direct the 1st respondent to consider the representation of the petitioner dated 09.02.2024, demanding for one time settlement of the petitioner's home loan in home loan No. 423870 on the basis of petitioner's representation.

2. The learned counsel for the petitioner submits that the petitioner, a resident of Kamarajar Salai, Madurai, married the 6th respondent in the Roman Catholic Church at Peerkankaranai, Chennai. The petitioner and the 6th respondent have jointly purchased a house at Door No.28, Plot No.11, Perunkalathur Village, Tambaram Taluk, Kanchipuram District, in the name of the 6th respondent through Document No.2855 of 2012 dated 04.04.2012 on the file of SRO, Padappai and availed a home loan of Rs.30,00,000/- from CITI Bank. Subsequently, CITI Bank merged with the respondent Bank. The



petitioner intended to settle the entire loan amount by way of a one-time settlement, but the same was not considered by the Bank. Aggrieved thereby, the petitioner initially filed W.P. (MD) SR No.19795 of 2024 before the Madurai Bench of the Madras High Court, wherein, the Madurai Bench of Madras High Court vide its order dated 08.08.2024, directed the petitioner to approach this Court for appropriate remedy. Hence, the present writ petition has been filed.

3. This Court is of the opinion that the writ petition itself is not maintainable, since the respondent Bank is a private bank, and in view of the law laid down by the Hon'ble Supreme Court in *Federal Bank Limited v. Sagar Thomas and Others*, (2003) 10 SCC 733, a writ petition under Article 226 of the Constitution is not maintainable against a private bank in matters relating to contractual obligations or loan transactions. Hence, the petitioner cannot seek a writ as against the respondent Bank and must work out her remedy either before the competent Civil Court or before the respondent Bank in the manner known to law.



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4. Therefore, this Court is not inclined to entertain the writ petition and finds it appropriate to grant liberty to the petitioner to work out her remedy in the manner known to law.

5. Accordingly, the writ petition is dismissed as not maintainable. Liberty is granted to the petitioner to work out her remedy either before the competent Civil Court or before the respondent Bank in the manner known to law. However, there shall be no order as to costs.

21-11-2025

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Index: Yes/No

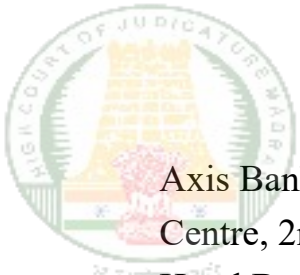
Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No

To

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