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WP No. 45822 of 2025



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 28-11-2025

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THE HONOURABLE MR JUSTICE M.DHANDAPANI

WP No. 45822 of 2025

S.Vijayakumar

Petitioner(s)

Vs

State Rep By Chief Manager
The Chief Manager,
Punjab National Bank,
No.21, Raja Annamalai Road,
Purasalwakkam Branch,
Chennai-600 084

Respondent(s)

PRAYER; This writ petition is filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, directing the respondents herein to apply the necessary rehabilitation package scheme announced by the Central Government by means of RBI circular No. RBI/2018-19/100 DBR No.BC 18/21/04-048/2018-19 dated 1.1.2019 to the account of the petitioner herein and regularize the account of the petitioner herein.

For Petitioner(s): Mr.T.Surendran

ORDER

This petition has been filed seeking a direction to the respondents herein to apply the necessary rehabilitation package scheme announced by the Central Government by means of RBI circular No. RBI/2018-19/100 DBR No.BC 18/21/04-048/2018-19 dated 1.1.2019 to the account of the petitioner herein and regularise the account of the petitioner herein.



2. It is the case of the petitioner that the petitioner applied a loan of Rs.50 Lakhs with a collateral of Rs.1.50 crores out of which Rs.3.5. lakhs was only sanctioned through the Mudra scheme. Hence, the account was transferred to Arumbakkam Branch. After the account transferred to the branch, initially a loan of Rs.15 lakhs was sanctioned. Thereafter, no amount was paid. After enquiry, the petitioner came to know that the petitioner's account has been made "NPA" on 08.01.2019. The petitioner is eligible for rehabilitation schemes announced by the Central Government under the demonetisation rehabilitation scheme. Hence, the petitioner made an application to the respondents herein to apply the necessary rehabilitation package scheme announced by the Central Government by means of RBI circular No. RBI/2018-19/100 DBR No.BC 18/21/04-048/2018-19 dated 1.1.2019 to the account of the petitioner herein and regularise the account of the petitioner herein and the same is not considered. Hence, the present writ petition.

3. The learned counsel for the petitioner submitted that this Court may direct the respondents to consider and pass orders on the petitioners representation within the stipulated time as fixed by this Court.

4. Heard the learned counsel for the petitioner and perused the materials available on record. Since no adverse order is passed against the respondents,



notice to them is dispensed with.

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5. Considering the facts and circumstances of the case and in view of the limited request sought for by the petitioner, this court directs the respondent to consider and pass orders on the petitioner's application within a period of six weeks from the date of receipt of a copy of this order.

6. With the above directions, the writ petition is disposed of. No costs.

28-11-2025

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Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No

To

1. The Chief Manager
The Chief Manager, Punjab National
Bank, No.21, Raja Annamalai Road,
Purasalwakkam Branch,
Chennai-600 084



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M.DHANDAPANI J.

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