



W.P.No.34705 of 2025

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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 12.09.2025

CORAM :

THE HONOURABLE MR. JUSTICE M. DHANDAPANI

W.P.No.34705 of 2025

A.K.Sabitha Devi

... Petitioner

Vs.

The Bank Manager,
State Bank of India (Royapuram Branch),
Post Box No.553, No.178, Mannarswamy Koil St.,
Royapuram, Chennai – 600 013.

... Respondent

Prayer : Writ Petition filed under Article 226 of the Constitution of India praying for issuance of Writ of Mandamus, to direct the respondent bank not to debit the petitioner's pension amount from his savings Account No.30048937342 of the respondent bank and re-credit the petitioner's pension amount of Rs.2,65,451/- debited from pension account and further activate the petitioner's bank account for her use by considering the petitioner representation dated 21.07.2025.

For Petitioner : Mr.G.M.Gokul Ram
for M/s.Ram Gokul Advocates
& Associates

For Respondent : Mrs.S.R.Sumathy

ORDER



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This Writ Petition has been filed by the petitioner seeking for a Writ of Mandamus, to direct the respondent bank not to debit the petitioner's pension amount from his savings Account No.30048937342 of the respondent bank and re-credit the petitioner's pension amount of Rs.2,65,451/- debited from pension account and further activate the petitioner's bank account for her use by considering the petitioner representation dated 21.07.2025.

2. Mrs.S.R.Sumathy, learned counsel, accepts notice on behalf of the respondent. In view of the consent expressed by the parties, this writ petition is taken up for final disposal at the stage of admission itself.

3. The case of the petitioner is that she is a retired Secondary Grade Teacher at Axene Evangelical Mission Primary School, Chennai and her last drawn salary was Rs.85,000/-. On 05.08.2015, she opened a saving bank account with the respondent. In the month of August 2022, the petitioner's daughter obtained a vehicle loan of Rs.18,00,000/- from State Bank of India, Taramani Branch for the purchase of a Jeep Compass SUV and the loan is repayable in 84 monthly installments of Rs.27,921/-



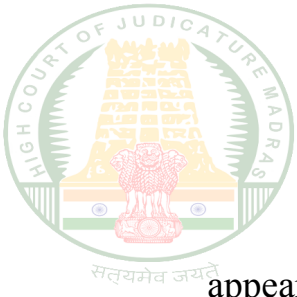
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each, in which, the petitioner was included as a co-borrower. Due to the unforeseen legal issue, the petitioner's daughter was unable to continue paying the EMI for the said loan. Without any prior notice, the respondent bank has debited a total sum of Rs.2,76,451/- from the petitioner's bank account, in which her pension is being credited. Hence, the petitioner has made a representation dated 21.07.2025 before the respondent bank not to debit any amount from the petitioner's bank account and to re-credit the wrongly debited above sum to the petitioner's bank account. Since the same was not considered, the petitioner has filed this writ petition before this Court for appropriate orders.

4. Though very many grounds have been raised in this writ petition, learned counsel appearing for the petitioner submits that, it would suffice, if this Court issues a direction to the respondent to consider and dispose of the petitioner's representation, dated 21.07.2025, within a time frame that may be fixed by this Court.

5. In view of the limited request sought for by the learned counsel



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appearing for the petitioner, this Court, without expressing any opinion on the merits of the case, directs the respondent to consider the petitioner's representation dated 21.07.2025, on merits and in accordance with law and pass appropriate orders, within a period of four (4) weeks from the date of receipt of a copy of this order, after affording an opportunity of personal hearing to the petitioner and aggrieved persons, if any.

6. With the above direction, this Writ Petition is disposed of. No costs.

12.09.2025

Index : Yes / No
Speaking order / Non-speaking order
Neutral Citation Case : Yes/No
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To
The Bank Manager,
State Bank of India (Royapuram Branch),
Post Box No.553, No.178, Mannarswamy Koil St.,
Royapuram, Chennai – 600 013.



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M.DHANDAPANI, J.

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