



W.P.No.35916 of 2025

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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 23.09.2025

CORAM :

THE HONOURABLE MR. JUSTICE M. DHANDAPANI

W.P.No.35916 of 2025

and

W.M.P.No.40179 of 2025

S.Tamilarasi

... Petitioner

Vs.

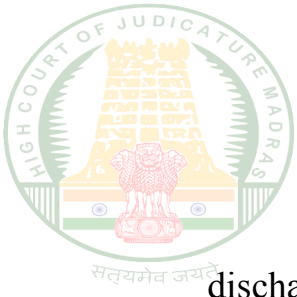
1.The Manager,
Reserve Bank of India,
Fort St.George,
Chennai – 600 001.

2.The Manager,
The Cholamandalam Investment & Finance Company Ltd.,
Chola Crest, Plot Nos.C54 – 55 & Super B-4,
Thiru.Vi.Ka Industrial Estate,
Guindy, Chennai – 600 032.

3.The Branch Manager,
Chola Mandal Finance Company Ltd.,
New LIC Building,
Uthangarai Taluk and Post,
Krishnagiri District – 635 207.

... Respondents

Prayer : Writ Petition filed under Article 226 of the Constitution of India praying for issuance of Writ of Mandamus, directing the respondent to consider the representation dated 02.09.2025 by



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discharging the loan amount in Loan No.X0CEUVV00007109543 and issue a clearance certificate to the vehicle bearing No.TN-24-AT-6322 to secure the ends of justice.

For Petitioner : Mr.R.Sankarasubbu

For Respondents : Notice dispensed with

ORDER

This Writ Petition has been filed by the petitioner seeking for a Writ of Mandamus, to direct the respondents to consider the representation dated 02.09.2025 by discharging the loan amount in Loan No.X0CEUVV00007109543 and issue a clearance certificate to the vehicle bearing No.TN-24-AT-6322 to secure the ends of justice.

2. Since no adverse order has been passed against the respondents, notice to the respondents is dispensed with.

3. The case of the petitioner is that her husband Suresh Babu is an agriculturalist, who owns four acres of cultivating land. In order to improve the agricultural activities, he purchased JCB vehicle bearing Regn.No.TN-24-AT-6322 by way of obtaining loan from the respondents



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2 and 3. The respondents 2 and 3 promised the vehicle is covered by insurance and if the owner of the vehicle met with an accident, the insurance company would cover the entire outstanding and the legal heirs need not to pay any amount. The petitioner's husband died on 15.04.2025 leaving behind the petitioner, daughter and son as his surviving legal heirs and the petitioner's husband paid the loan till his death. In view of the insurance, the respondents 2 and 3 are bound to discharge the loan and clearance certificate to the loan borrowed by the petitioner's husband. However, the said respondents are taking coercive steps to seize the JCB vehicle without due process of law. Therefore, the petitioner has made a representation dated 02.09.2025 before the respondents. 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 respondents to consider and dispose of the petitioner's representation, dated 02.09.2025, within a time frame that may be fixed by this Court.



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5. In view of the limited request sought for by the learned counsel appearing for the petitioner, this Court, without expressing any opinion on the merits of the case, directs the respondents to consider the petitioner's representation dated 02.09.2025, on merits and in accordance with law and pass appropriate orders, within a period of six (6) 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. Consequently, the connected miscellaneous petition is closed.

23.09.2025

Index : Yes / No
Speaking order / Non-speaking order
Neutral Citation Case : Yes/No
sp



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M.DHANDAPANI, J.

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