



W.P.No.46560 of 2025

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Dated: 02.12.2025

C O R A M

THE HONOURABLE MR.JUSTICE N. SATHISH KUMAR

W.P.No.46560 of 2025

Gowthami

..Petitioner

Vs.

1. The Regional Manager
Axis Bank Limited
No.214, 1st Floor
DB Road, R.S.Puram
Coimbatore – 641 002

2. The Branch Manager
Axis Bank Limited
No.439, Magnum Towers
2nd Floor, Dr.Nanjappan Road
Gandhipuram
Coimbatore – 641 018

... Respondents

Writ Petition filed under Article 226 of Constitution of India for issuance of writ of mandamus directing the second respondent to consider the petitioner representation dated 31.10.2025 for one time settlement of her loan account under Agreement No.PHR009005564928 within a stipulated period fixed by this Court.

For Petitioner ... Mr.K.Myilsamy



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ORDER

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This writ petition has been filed seeking a direction to the second respondent to consider the petitioner's representation dated 31.10.2025 regarding one time settlement of her loan account.

2. Heard the learned counsel for the petitioner.

3. It is the case of the petitioner that she along with her husband obtained a housing loan to the tune of Rs.35,51,360/- from the second respondent Bank by mortgaging a property at No.8, Sasti Nagar, Kanakkampalayam Village, Udumalpet Taluk, Tiruppur District and has promptly paid the monthly installments without any break. While that being so, the petitioner's husband died due to cardiac arrest the petitioner is facing severe financial crisis. Hence, the petitioner a send a representation dated 31.10.2025 to the respondents for one-time settlement of the loan amount, but till date no reply has been received from the second respondent Bank. Hence, the petitioner is constrained to file the present writ petition.



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4. In view of the limited prayer sought for in the writ petition, this writ petition is disposed of by directing the second respondent to consider the representation of the petitioner dated 31.10.2025 and pass orders in accordance with law within a period of four weeks from the date of receipt of a copy of this order. There shall be no order as to costs.

02.12.2025

Index: Yes/No

Internet: Yes

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To

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