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W.P.No.48434 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 16.12.2025

CORAM :

THE HONOURABLE MR. JUSTICE N. SATHISH KUMAR

W.P.No.48434 of 2025

S.Vidhyalakshmi

... Petitioner

Vs.

1.The Regional Manager,
Union Bank of India,
#139, Prakasam Road,
George Town,
Chennai – 600 001.

2.The Branch Manager,
Union Bank of India,
Perugudi Branch,
Chennai – 600 096.

... Respondents

Prayer : Writ Petition filed under Article 226 of the Constitution of India for issuance of a Writ of Mandamus directing the respondents to dispose the petitioner's representation dated 05.08.2025.

For Petitioner : Mr.G.Ranganathan

ORDER

The petitioner seeks a direction to the respondents to dispose the petitioner's representation dated 05.08.2025.

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2.It is the case of the petitioner that he availed an educational loan from the 2nd respondent Bank for a sum of Rs.3,80,000/-. Due to Covid-19 Pandemic, the petitioner could not pay the installments in time. However, the petitioner has totally repaid a sum of Rs.2,44,732/-. The petitioner applied to the respondents Bank to waive the penal interest and to regularise his penal amount. However, there was no response from the Bank. Therefore, the petitioner submitted a representation to the respondents Bank on 05.08.2025 to waive the penal interest and for an amicable settlement before the Lok Adalat. Since the same is still kept pending, the petitioner has come forward with this writ petition.

3.Considering the nature of the order to be passed in this writ petition, notice to the respondents is dispensed with.

4.Admittedly, the petitioner has availed a loan from the respondents Bank by executing a Loan Agreement. As far as borrowal of loan is concerned, the terms of the agreement executed by the parties will prevail over. This Court cannot issue a mandamus directing the Bank to consider the request of the petitioner to waive the penal interest or any other interest,



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etc. If at all the petitioner is willing to settle the loan, it is for him to approach the Bank to avail any of the One Time Settlement (OTS) Scheme available. However, no blanket direction can be issued to the Bank to consider the representation of the petitioner.

5. Therefore, this writ petition is dismissed. No costs.

16.12.2025

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Internet : Yes

Index : Yes / No

Speaking order : Yes / No

Neutral Citation : Yes

To

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N. SATHISH KUMAR, J.

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