



WEB COPY



W.P.No.48375 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.48375 of 2025**

B.Ravikumar

... Petitioner

Vs.

The Assistant General Manager (FMC),  
State Bank of India,  
No.04209 # 65, St.Marks Road, HO Campus,  
Bangalore.

... Respondent

**Prayer** : Writ Petition filed under Article 226 of the Constitution of India for issuance of a Writ of Mandamus directing them to consider the petitioner's representation dated 16.07.2025 and for the One Time Settlement offer of the petitioner by paying Rs.6,75,00,000/- (Rupees Six Crores and Seventy Five Lakhs only) to release the property submitted by the petitioner as collateral security from Bank charges.

For Petitioner : Mr.V.Raghupathi

**ORDER**

The petitioner seeks a direction to the respondent to consider the petitioner's representation, dated 16.07.2025, for One Time Settlement offer



W.P.No.48375 of 2025

of the petitioner by paying Rs.6,75,00,000/- (Rupees Six Crores and Seventy Five Lakhs only) to release the property submitted by the petitioner as collateral security from Bank charges.

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

3.It is the case of the petitioner that they availed a loan of Rs.10,84,00,000/- from the respondent Bank in the year 2020. On 31.05.2025, the respondent Bank issued a notice to the petitioner to pay the outstanding amount. Therefore, the petitioner submitted a representation dated 16.07.2025 offering a sum of Rs.6,75,00,000/- towards One Time Settlement. Since the same has not been considered, the present writ petition has been filed.

4.Considering the limited nature of relief sought for in the writ petition, the respondent Bank is directed to consider the representation of the petitioner, on its own merits, particularly taking note of the various OTS Schemes available. It is made clear that, mere direction to consider the representation of the petitioner will not amount to a direction to the



W.P.No.48375 of 2025

respondent Bank to accept the offer of the petitioner. The petitioner's

representation shall be considered on its own merits and orders be passed accordingly, within a period of one month from the date of receipt of a copy of this order.

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

**16.12.2025**

mkn

Internet : Yes

Index : Yes / No

Speaking order : Yes / No

Neutral Citation : Yes

To

The Assistant General Manager (FMC),  
State Bank of India,  
No.04209 # 65, St.Marks Road, HO Campus,  
Bangalore.



WEB COPY



W.P.No.48375 of 2025

**N. SATHISH KUMAR, J.**

mkn

**W.P.No.48375 of 2025**

**16.12.2025**