



W.A.(MD)No.1010 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED : 08.08.2025

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**THE HONOURABLE MR.JUSTICE G.R.SWAMINATHAN
and
THE HONOURABLE MR.JUSTICE K.RAJASEKAR**

**W.A.(MD)No.1010 of 2025
and
C.M.P.(MD)No.6384 of 2025**

The Bank Manager,
Indian Bank,
Sannathi Street,
Thiruvanaikovil,
Trichy -5.

... Appellant

Vs.

1.R.Tamilarasan

2.The Secretary,
Banking Ombudsman,
Reserve Bank of India,
Fort Glacis, 16, Rajaji Salai,
Chennai - 600 001.

3.The Manager,
Reliance Assets Reconstruction Company Ltd.,
Registered and Corporate Office,
11th Floor - North Slide, R-Tech Park,
Western Express Highway,
Goregan (East),
Mumbai - 400 063.

... Respondents



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Prayer : Writ Appeal filed under Clause XV of Letters Patent, to allow the writ appeal by setting aside the order passed in W.P.(MD)No.27738 of 2024 dated 28.01.2025 on the file of this Court.

For Appellant : Mr.C.Karthik

For Respondents : Ms.R.Yamuna for R1

JUDGMENT
(By G.R.SWAMINATHAN, J.)

Heard both sides.

2.The appellant bank figured as the second respondent in the writ petition. The writ petition was filed by the first respondent herein for directing the bank to issue no objection certificate. The writ petitioner had availed educational loan from the appellant / bank. The account became NPA. The account was transferred to Reliance Assets Reconstruction Company Limited. Subsequently, by way of one time settlement, the account was settled. Since even thereafter no objection certificate was not issued, the writ petitioner was constrained to go before Banking Ombudsman followed by filing of the writ petition. The

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learned Single Judge allowed the writ petition but levied cost of Rs.5,000/- on the bank as well as Reliance Assets Reconstruction Company Limited. It appears that the case was once again sought to be mentioned before the learned Single Judge. At that stage, the cost was increased to Rs.10,000/-.

3.It is now submitted that no objection certificate has subsequently been issued by the third respondent on 09.06.2025. Taking note of the subsequent development, we set aside the additional cost of Rs.5,000/- imposed on the appellant. The writ appeal is disposed of accordingly. No costs. Consequently, connected miscellaneous petition is closed.

(G.R.S. J.,) & (K.R.S. J.,)
08.08.2025

NCC : Yes/No
Index : Yes / No
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and
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