



WP(MD). No.11008 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

WEB COPY

Date : 29/04/2025

CORAM

THE HONOURABLE MRS.JUSTICE J.NISHA BANU
AND
THE HONOURABLE MRS.JUSTICE S.SRIMATHY

**WP(MD). No.11008 of 2025
and WMP(MD) No.8213 of 2025**

Gurusamy

... Petitioner

Vs

1. Punjab National Bank Limited,
Rep.By its Authorized Officer
Mr.Venattagiri Son of Manjunath
Circle Office Trichy
Pnb House, Trichy -Tanjore Road
Kailasapuram, Trichy 620 001.

2. Punjab National Bank Limited,
Rep by its Branch Manager
12tsr, Big Street, Kumbakonam
Thanjavur District 612 001.

... Respondents

PRAYER :- Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus to direct the respondents to consider the representation dated.11.04.2025 given by the writ petitioner herein for regularizing the Loan Accounts No. 028500NC00343998, loan Account No.2207210000037 and loan Account No.2207300001236 before proceedings further pursuant to



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order dated.24.02.2025 passed by the learned Chief Judicial Magistrate,
Thanjavur at Kumbakonam in Crl.M.P.No.64 of 2025.

For Petitioner : Ms.S.Meena
For Respondents : Mr.C.Deepak

ORDER

(Order of the Court was made by S.SRIMATHY, J.)

The writ petition has been filed to direct the respondents to consider the petitioner's representation dated.11.04.2025 for regularizing the Loan Accounts No.028500NC00343998, loan Account No. 2207210000037 and loan Account No.2207300001236 before proceeding further pursuant to order dated.24.02.2025 passed by the Chief Judicial Magistrate, Thanjavur at Kumbakonam in Crl.M.P.No.64 of 2025.

2.The petitioner has availed housing loan to the tune of Rs.25,00,000/-. Due to default, proceedings under SARFAESI Act has been initiated and Section 14 notice was also issued to take possession of the property. Hence, the petitioner has given a representation to the respondent. Since the said representation was not considered, the petitioner is before this Court with this writ petition.

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3. When the writ petition came up for hearing on 21.04.2025, to show his bona fide, this Court directed the petitioner to deposit a sum of Rs.3,00,000/- on or before 28.04.2025. Accordingly, the petitioner has complied with the said direction and has paid the said amount. Therefore, this Court is inclined to grant time for the petitioner to pay the balance amount of Rs.21,00,000/- in installments. Accordingly, the writ petition is allowed with the following direction:

“The petitioner shall pay the balance amount of Rs.21,00,000/- after deducting Rs.3,00,000/-, which has already been deposited, in six equal installments. The final installment shall be paid with accrued interest. If there is any default, the respondents are at liberty to take action. The petitioner is also at liberty to negotiate with the respondent bank with regard to interest and other expenses.” No costs. Consequently connected Miscellaneous Petition is closed.

[J.N.B.,J]

[S.S.Y.,J]

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NCC : Yes/No

Index : Yes/No

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AND
S.SRIMATHY, J.

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ORDER
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