



W.P(MD)No.11517 of 2025

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 29.04.2025

CORAM:

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

W.P(MD)No.11517 of 2025

R.Girija Pon Malar

... Petitioner

vs.

1. The Managing Director & CEO,
L.I.C Housing Finance Ltd.,
131, 13th Floor, Maker Tower 'F' Premises,
P.Somani marg, Cuffe parade,
Mumbai-400005.

2. The Authorized Officer,
L.I.C Housing Finance Ltd,
78/4, S.S.Towers, 4th Floor,
Bye pass road,
Madurai-625010.

... Respondents

PRAYER : Writ Petition filed under Article 226 of the Constitution of India
praying for issuance of a Writ of Mandamus, directing Respondents
herein to avail an opportunity to the petitioner to settle the over draft loan



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account stands in the name of petitioner's deceased Husband S.Joselin Dhas before the 2nd Respondent herein by waiving the interest and penalty under OTS scheme with a reasonable amount by taking into account of her family situation on the basis of petitioner's representation made before the Respondents by RPAD dated 22.03.2025.

For Petitioner : Mr.C.Rajakumar

ORDER

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

This Writ Petition is filed for a Mandamus, directing the respondents herein to grant an opportunity to the petitioner to settle the over draft loan account stands in the name of her deceased husband namely, S.Joselin Dhas before the 2nd respondent herein, by granting waiving the interest and penalty under OTS scheme.

2. It is seen that the respondent / Finance Company has issued a letter dated 08.12.2023, to the petitioner stating that the current loan



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outstanding is Rs.7,00,849.05/-. However, the said letter has been issued in the year 2023. Therefore, interest could have been accrued. Since the petitioner is a widow and she is ready and willing to pay the entire outstanding amount, an opportunity ought to be granted.

3. Therefore, the respondents are directed to consider the petitioner's claim and pass appropriate orders within a period of six weeks from the date of receipt of a copy of this order.

4. With the above direction, the Writ Petition is disposed of. No costs.

[J.N.B.,J.] & [S.S.Y.,J.]
29.04.2025

Index : Yes / No
Neutral Citation : Yes / No
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J.NISHA BANU, J.
and
S.SRIMATHY, J.

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