



W.P.(MD) No. 17504 of 2025

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 27.06.2025

CORAM:

THE HONOURABLE MR.JUSTICE C.SARAVANAN

W.P.(MD) No. 17504 of 2025

P.Narmadha

... Petitioner

Vs

1. The Chairman and Managing Director,
Canara Bank,
J.C. Road,
Bangalore 560 001.

2. The Deputy General Manager,
Loan Recovery and Legal Section,
Canara Bank - Head Office,
Town Hall,
Bangalore.

3. The Branch Manager,
Canara Bank,
Gnanaolivupuram Branch,
A.A.Road,
Madurai 625 016.

... Respondents

PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Mandamus, to direct the respondents to issue No Due



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Certificate for the petitioner education loans Nos. 1093651009997 and 1093651010110 to the petitioner.

For petitioner : Mr.S. Manoharan

For respondents : Mr.C.Karthik
Standing Counsel for R3

ORDER

This Writ Petition is disposed of at the time of admission after hearing the learned counsel for the petitioner and learned Standing Counsel for the third respondent and after dispensing with the notice to the respondents 1 and 2.

2. The petitioner is the daughter of one K.Perumal, who is the former employee of the respondents/Bank, had availed two Education Loans, bearing A/c.Nos. 1093651009997 and 1093651010110, for the petitioner.

3. It appears that the petitioner's father had defaulted in repayment of the loans. Though he retired from service on 30.06.2010, a suit was filed by the third respondent in O.S.No.816 of 2011 before the Additional District Munsif Court,



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Madurai. The suit was settled before the Lok Adalat on 08.12.2018. However, the respondents have refused to grant 'No Due Certificate' to the petitioner and the petitioner's father.

4. It is further case of the petitioner that in view of the non-issuance of the 'No Due Certificate', certain pensionary benefits of the petitioner has also not been given. However, prayer in this Writ Petition is confined only for issuance of 'No Due Certificate' to the petitioner.

5. At the time of admission, today when the matter was taken up for hearing, learned Standing Counsel for the Bank submits that he has been instructed to report that as per current norms, One Time Settlement is permitted for ex-employees to settle their dues to the bank.

6. It is further submitted that the same has been taken up by the branch to the Regional Office for onwards submission to the Circle Office and the Head Office for necessary permission. A copy of the aforesaid communication is reproduced below:

"We would like to inform that the OTS permitted to the Ex-



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Employee is to be permitted by the Board of the bank.

The same as been taken up by the branch to the Regional Office for onward submission to the CO and HO for necessary permission.”

7. Considering the same, there shall be a positive direction to the respondents to issue ‘No Due Certificate’ to the petitioner for the aforesaid loans within a period of two (2) months from the date of receipt of a copy of this order.

8. This Writ Petition is disposed of, with the above observations. No costs.

Index : Yes / No

Internet : Yes / No

apd

27.06.2025

To

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Bangalore 560 001.

2. The Deputy General Manager,
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C.SARAVANAN, J.

apd

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