



W.P.(MD)No.20706 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED : 30.07.2025

CORAM:

THE HONOURABLE MR.JUSTICE S.M.SUBRAMANIAM

AND

THE HONOURABLE DR.JUSTICE A.D.MARIA CLETE

W.P.(MD)No.20706 of 2025

and

W.M.P.(MD)No.16034 of 2025

M.Peer Mohamed

... Petitioner

Vs.

**1.The Assistant General Manager,
Bank of Baroda,
ZOSARB-45, JBAS Building,
4th Floor, Moore Street,
Chennai-600 001.**

**2.The Branch Manager,
Bank of Baroda,
Karaikudi Branch,
343, Sekkalai Road,
Karaikudi, Sivagangai District.**

...Respondents

PRAYER: Petition filed under Article 226 of the Constitution of India, to issue a Writ of Certiorarified Mandamus, calling for the records pertaining to the impugned notice issued by the 1st respondents by his proceedings BOB:ZOSARB: 28:92, dated 24.06.2025 and quash the same as illegal, consequently, directing the



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respondents to consider the petitioner's proposal of One Time Settlement of Rs.95,00,000/-.

For Petitioner : Mr.S.Yogeswaran

For Respondents : Mr.P.Pethu Rajesh

ORDER

(Order of the Court was made by ***S.M.SUBRAMANIAM, J.***)

The petitioner is admittedly a borrower and committed default in repayment of loan amount. Therefore, action was initiated under SARFAESI Act. The petitioner has submitted an application to avail the benefit of One Time Settlement. However, the Bank rejected the same and directed the petitioner to refund down payment of Rs.20 lakhs. This is being the loan transaction between the petitioner and the respondents. Such disputed issues cannot be resolved in a Writ proceedings. Therefore, granting liberty to the petitioner to approach the competent forum, this Writ Petition stands dismissed. No costs. Consequently, connected miscellaneous petition is closed.

(S.M.S., J.) & (A.D.M.C., J.)
30.07.2025

NCC : Yes / No

Index : Yes / No

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S.M.SUBRAMANIAM, J.

AND

DR.A.D.MARIA CLETE, J.

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