



WEB COPY

WP No. 1474 of 2



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 23-01-2026

CORAM

THE HON'BLE MS. JUSTICE P.T. ASHA

WP No. 1474 of 2026

A.Palani
Proprietor, M/s.Parta Granites
No.61, C Block, Anandam Flats,
SIDCO Nagar Road,
Chennai-600 049.

..Petitioner(s)

Vs

1. Reserve Bank of India
No.16, Rajaji Salai
Chennai-01.
2. The Federal Bank Ltd
LCRD - Branch Head
Anna Salai, Chennai – 600 002.
3. The Federal Bank Ltd.,
Anna Nagar Branch
No.147, 26th Street
6th Avenue, Ponni Colony, H Block,
Anna Nagar, Chennai – 600 040.

..Respondent(s)

PRAYER : Writ Petition filed under Article 226 of Constitution of India praying to issue a Writ of Mandamus directing the second respondent to issue the OTS Sanction letter in accordance with the e-mail dated 31.12.2025 and grant time till 28.02.2026 to the petitioner to make payment of the balance OTS amount in accordance with the letter of the petitioner dated 26.12.2025 and pass orders.



For Petitioner(s):

Mr.B.Natarajan

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ORDER

The writ petition has been filed for the following relief :

“ To issue a Writ of Mandamus directing the second respondent to issue the OTS Sanction letter in accordance with the e-mail dated 31.12.2025 and grant time till 28.02.2026 to the petitioner to make payment of the balance OTS amount in accordance with the letter of the petitioner dated 26.12.2025.”

2. The petitioner had availed a loan from the third respondent. Later, the petitioner's loan became NPA. The third respondent had proceeded with the security furnished by the petitioner. After several rounds of litigations, the petitioner had accepted for OTS. The petitioner made a OTS request to the second respondent vide his letter dated 26.11.2025. In reply, the second respondent had sent e-mail on 31.12.2025 stating that the OTS Sanction Communication is attached herewith, but according to the petitioner there was no attachment in the said email. Hence, the petitioner is before this Court seeking above relief.

3. Heard the learned counsel for the petitioner and also perused the materials available on record.



4. The writ petition is not maintainable inasmuch as the request that has been made, is for grant of OTS Sanction letter. The email dated 31.12.2025 clearly states that OTS Sanction Communication is attached with the email. However, the petitioner contends that the email sent by the second respondent on 31.12.2025 do not contain any attachments. If such a OTS sanction letter is not found attached in the email of the second respondent, the remedy of the petitioner is elsewhere and not before this Court in this writ petition.

5. In the light of the above observation, the writ petition is dismissed. No costs.

23-01-2026

Index: Yes/No

Speaking/Non-speaking order

Neutral Citation: Yes/No

DS

To:

The Reserve Bank of India
No.16, Rajaji Salai
Chennai – 600 001.



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P.T.ASHA J.

DS

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