



WEB COPY



W.P. No.9247 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 09.03.2026

CORAM:

THE HON'BLE MR. JUSTICE M. DHANDAPANI

W.P. No.9247 of 2026

P. Manikandan

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Petitioner

Vs

1. ICICI Bank Ltd India
rep. by CEO
ICICI Bank, ICICI Bank Tower
Bandra Kurla Complex
Mumbai 400 051.

2. The Authorised Officer
ICICI Bank Ltd
Arihant Insight
Plot No.24, Block No.1
Ambattur Industrial Estate
Chennai 600 058.

...

Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India, for the issuance of a Writ of Mandamus to direct the first respondent to consider petitioner's representation dated 19/11/2025 and consequently issue direction to the first respondent to accept the payment by way of one time settlement for the home loan and close the loan as per statement of account SOA-ICICI dated 18/6/2025 and SOA-ICICI dated 2/7/2025 to consider only principle amount in respect of home loan No.LBCHE00002080271.



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For Petitioner : Mr.D.Bharathy
For Respondents : M/s.Acuity Law Associates
(Thro' Video Conference)

ORDER

This writ petition has been filed for a direction to the 1st respondent to consider petitioner's representation dated 19.11.2025 and consequently issue direction to the 1st respondent to accept the payment by way of one time settlement for the home loan and close the loan as per statement of account SOA-ICICI dated 18.06.2025 and SOA-ICICI dated 02.07.2025 to consider only principal amount in respect of home loan No.LBCHE00002080271.

2. Learned counsel for the petitioner submitted that the petitioner had borrowed two loans from the respondent Bank. Subsequently, he had settled one of the loans and the respondent Bank had issued a No Objection Certificate (NOC) on 18.06.2025 in respect of Loan Account No. LBCHE00002080272.

3. Learned counsel further submitted that with regard to the other loan account bearing No. LBCHE00002080271, the petitioner sought for settlement under the One Time Settlement (OTS) Scheme. In this regard, he had submitted various representations lastly on 19.11.2025 along with relevant bank statements dated 02.07.2025. However, the said representations have not been considered by the respondents till date. Hence, the petitioner has approached



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this Court seeking appropriate direction to the respondents to consider his request for one time settlement.

4. Per contra, the learned counsel for the respondents appeared through video conferencing submitted that if the petitioner submits a fresh representation seeking One Time Settlement, the same will be considered by the respondent Bank in accordance with law within a reasonable time.

5. Considering the limited scope of the relief sought for and without expressing any opinion on the merits of the claim of the petitioner, this Court directs the petitioner to submit a fresh representation to the respondents, within a period of two weeks from the date of receipt of a copy of this order seeking settlement under the One Time Settlement Scheme. On receipt of such representation, the respondents shall consider and pass appropriate orders in accordance with law, within a further period of two weeks thereafter.

6. With the above directions, the Writ Petition stands disposed of. No costs.

09.03.2026

Index: Yes/No
Speaking/Non-speaking order
Neutral Citation : Yes/No
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M. DHANDAPANI, J.

vsi2

To

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