



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 17-04-2026

WEB COPY

CORAM

THE HONOURABLE MR JUSTICE KRISHNAN RAMASAMY

WP No. 21187 of 2022

P.A.Santhi
w/o.Paramasivam,
Door No.3-3-24-10-D, S.K. Nagar,
Sankari-637 301, Salem District.

Petitioner(s)

Vs

1. The Regional Director
Reserve Bank of India, For Glacis,
No.16, Rajaji Salai, Chennai-01.

2.Repco Home Finance,
Alexander Square, 3rd Floor, Old
No.34/35, New No.2, Sardar Patel
Road, Guindy, Chennai-32.

3.The Branch Manager
Repco Home Finance, No.130, 181,
above IOB Thuriyur Road,
Namakkal-637 001.

Respondent(s)

PRAYER

Writ Petition filed under Article 226 of the Constitution of India, praying to issue a Writ of Mandamus, directing the 1st respondent to pass an appropriate order against the 3rd respondent for foreclosure by receiving a sum of Rs.16,00,000/- from petitioner as one time settlement in pertaining to the Loan Account No.1311820002389 and Loan Account Nos.1311880002391 maintained by the 3rd respondent in the light of this considering representation dated 25.03.2022



WEB COPY

For Petitioner(s): Ms.R.Madhubala

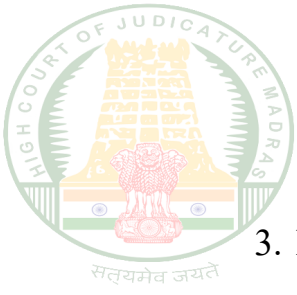
For Respondent(s): Mr.A.Ilangovan, for R1 & 3

R1 – No Appearance

ORDER

This writ petition has been filed to direct the 1st respondent to pass an appropriate order against the 3rd respondent for foreclosure by receiving a sum of Rs.16,00,000/- from petitioner as one time settlement in pertaining to the Loan Account No.1311820002389 and Loan Account Nos.1311880002391 maintained by the 3rd respondent in the light of this considering representation dated 25.03.2022.

2. When this matter was taken up for hearing, the learned counsel for the respondent would submit that in this case, the petitioner's application for OTS was considered and accordingly, granted. Pursuant to the same, both the loan accounts are closed. Hence, there is no liability on the part of the petitioner. Therefore, he would contend that the prayer in this petition has become infructuous.



3. In view of the above, it is clear that nothing survives in this petition.

Therefore, by recording the above submission, this writ petition is dismissed as infructuous. No cost.

17-04-2026

nsa

Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No

To

1. The Regional Director
Reserve Bank of India, For Glacis,
No.16, Rajaji Salai, Chennai-01.

2. Repco Home Finance,
Alexander Square, 3rd Floor, Old
No.34/35, New No.2, Sardar Patel
Road, Guindy, Chennai-32.

3. The Branch Manager
Repco Home Finance, No.130, 181,
above IOB Thuriyur Road,
Namakkal-637 001.



WEB COPY

WP No. 21187 of 2022



KRISHNAN RAMASAMY J.
nsa

WP No. 21187 of 2022

17-04-2026