



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 12-06-2026

CORAM

WEB COPY

THE HON'BLE MR.JUSTICE MOHAMMED SHAFFIQ

WP No. 21891 of 2026

Saravanakumar,
S/o.Sivan,
No.78C, Vijayagiri Nagar,
Kanakampalayam Panchayat,
Udumalpet Taluk,
Tirupur District.

..Petitioner(s)

Vs

1. The Chairman
Union Bank of India,
No.239, Vidhan Bhavan Marg,
Nariman Point,
Mumbai.
2. The Regional Manager,
Union Bank of India,
Tirupur District.
3. The Zonal Manager
Union Bank of India,
Coimbatore District.
4. The Branch manager
Union Bank of India,
Udumalpet Taluk,
Tirupur District.

..Respondent(s)

Writ Petition filed under Article 226 of the Constitution of India, seeking to issue a Writ of Mandamus, directing the respondents herein to provide the correct calculations of excessive interest charged at increased floating rate in the petitioner's housing loan A/c. No.560631000439496 by



giving proper clarifications based on petitioner's representation dated 24.11.2025.

WEB COPY

For Petitioner(s): Mr.B.Anandan

For Respondent(s): Ms.Keerthi Varshini
for M/s. Aiyar & Dolia

ORDER

By consent of learned counsel on both sides, this writ petition is taken up for final disposal at the admission stage itself.

2. The present writ petition has been filed praying for a writ of Mandamus to direct the respondents herein to provide the correct calculations of excessive interest charged at the increased floating rate in petitioner's housing loan A/c. No.560631000439496, along with proper clarifications, based on petitioner's representation dated 24.11.2025.

3. At the outset, the learned counsel appearing for the respondents would submit that the petitioner's request for the correct calculation of interest has already been furnished to petitioner. He would submit that the prayer in the writ petition proceeds on the assumption that excessive interest has been charged, which may not be the case according to the respondents. However, the learned counsel would submit that the respondent Bank would nevertheless provide



petitioner with the correct calculation of the interest charged, together with requisite clarifications, if any, within a time period to be stipulated by this Court. Agreed to by the learned counsel for petitioner.

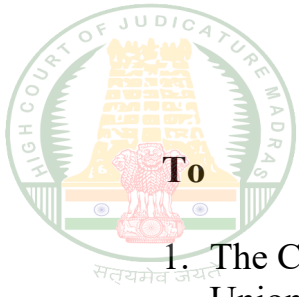
4. In view of the same, taking into consideration the facts and circumstances of the case and the limited relief sought for in this writ petition, there shall be a direction to the respondent Bank to consider the representation dated 24.11.2025 on its own merits and pass appropriate orders in accordance with law, after issuing notice and after affording reasonable opportunity of hearing to petitioner within a period of four (4) weeks from the date of uploading of web copy without waiting for receipt of certified copy of the order. It is made clear that this Court has not expressed any views on the merits of the case and it is open to the concerned respondent to consider the case on its own merits and in accordance with law.

5. Accordingly, the writ petition stands disposed of. No costs.

12-06-2026

Index: Yes/No
Speaking/Non-speaking order
Neutral Citation: Yes/No

ANU



- To**
1. The Chairman
Union Bank of India,
No.239, Vidhan Bhavan Marg,
Nariman Point,
Mumbai.
 2. The Regional manager,
Union Bank of India,
Tirupur District.
 3. The Zonal Manager
Union Bank of India,
Coimbatore District.
 4. The Branch manager
Union Bank of India,
Udumelpet Taluk,
Tirupur District.



WEB COPY

WP No. 21891 of 2



MOHAMMED SHAFFIQ, J.

ANU

WP No. 21891 of 2026

12-06-2026