



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 30-03-2026

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THE HONOURABLE MR JUSTICE KRISHNAN RAMASAMY

**WP No. 30949 of 2023
AND WMP NO. 30577 OF 2023**

Saraswathy
W/o.Pon Raman, Kariyaperumal
Valasu Village Pavakkal Post,
Uthankarai Taluk, Krishnagiri District.

Petitioner(s)

Vs

1. The Reserve Bank Of India,
Chennai-09.

2.The Manager (avc)
Indusind Bank Ltd., (regional Office)
New No.34, Old No.115/116,
G.N.Chetty Road, T.Nagar,
Chennai-17.

3.The Manager (avc)
Indusind Bank, Commercial Vehicles
Division, 171-a, Kcb Complex, Ist
Floor, Near Hotel Sri Rama Nethaji
Byepass Road, Dharmapur-636 265,
Dharmapuri District.

Respondent(s)

PRAYER

Writ Petition filed under Article 226 of the Constitution of India, praying to issue a Writ of Mandamus, directing the second and third respondents to waive the vehicles loan sanctioned by the third respondent in Customer Code CUO 447823, Loan No.TADO 1537D dated 22.12.2021 as the owner of the Vehicle expired on 16.08.2023 and the insurance coverage would take care of the loan by considering the representation of the petitioner dated 20.09.2023 on the file of second and third respondents herein in accordance with law to secure the ends of justice



For Petitioner(s): Mr.R.Sankarasubbu

For Respondent(s): Mr.T.Poornam, for R1
Ms.Meera Gnanasekar, for R2 & 3

ORDER

This writ petition has been filed to direct the respondent to consider the petitioner's representation dated 20.09.2023.

2. The learned counsel for the petitioner would submit that in this case, a representation was filed by the petitioner to waive the vehicles loan sanctioned by the third respondent in Customer Code CUO 447823, Loan No.TADO 1537D dated 22.12.2021 as the owner of the Vehicle expired on 16.08.2023 and the insurance coverage would take care of the loan. However, the said representation was not at all considered by the respondent till date. Hence, this petition.

3. In reply, the learned counsel for the respondent would submit that the petitioner's representation will be disposed of by the 2nd and 3rd respondents within a period of 8 weeks.

4. Heard the learned counsel appearing for the petitioner and the respondent and also perused the entire materials available on record.



5. In view of the above, without expressing any opinion on the merits of the matter, this Court directs the respondents 2 & 3 to consider the representation of the petitioner dated 20.09.2023 and dispose of the same, on merits and in accordance with law, within a period of 8 weeks from the date of receipt of a copy of this order.

6. With the above directions, this writ petition is disposed of. No cost.

30-03-2026

nsa

Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No

To

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