



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 26-03-2026

CORAM

THE HONOURABLE MR JUSTICE KRISHNAN RAMASAMY

WP No. 31227 of 2023

S.Sankaranarayanan,
S/o Sanjeeviraja,
No 9, Royal Avenue,
Kannamapalayam, Sular,
Coimbaotre 641 402.

Petitioner(s)

Vs

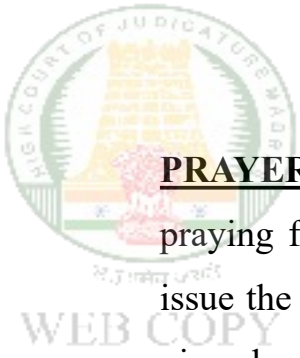
1.The Principal Nodal Officer (BO),
Union Bank Of India,
Operations Department,
The Arcade, Tower No 4, 2nd Floor
World Trade Centre, Cuffe Parade,
Mumbai 400 005.

2.The Banking Ombudsman,
Centralized Receipt And processing
Centre (CRPC),
Reserve Bank Of India, 4th Floor,
Sector 17, Chandigarh 160 017.

3.The Branch Manager,
Union Bank Of India,
Watrap Branch, Watrap Taluk 626132
Virudhunagar District, Tamil Nadu.

4.The Sub Registrar,
Office Of The Sub Registrar Watrap
Virudhuinagar District 626 132.

Respondent(s)



PRAYER:-Writ Petition filed under Article 226 of the Constitution of India, praying for an issuance of Writ of Mandamus, directing the 3rd respondent to issue the No Due Certificate in the said loan and to consider the representation given by the petitioner dated 01.08.2023.

For Petitioner: Mr.R.Esakki Raja

For Respondent(s): Mr.T.Poornam For R2

No Appearance For R3

Ms.K.Aswini Devi
Additional Government Pleader
For R4

ORDER

This writ petition has been filed seeking to direct the 3rd respondent to issue No Due Certificate by considering the representation given by the petitioner dated 01.08.2023.

2.Learned counsel for the petitioner would submit that the petitioner made a representation dated 01.08.2023 before the respondents 1 to 3 seeking to issue No Due Certificate in respect of the loan obtained by one Chinnasamy, for whom the petitioner's father gave a bank guarantee by executing a mortgage deed in favour of the 3rd respondent. However, the representation of the petitioner has not been considered till date. Hence, the present writ petition has been filed.



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3. There is no representation on behalf of the 3rd respondent.

4. Considering the submission made by the learned counsel for the petitioner and in view of the limited prayer sought for in this Writ Petition, without going into the merits of the case, this Court directs the 3rd respondent to consider the representation of the petitioner dated 01.08.2023 on merits and in accordance with law after affording an opportunity to the petitioner. Such exercise shall be carried out by the 3rd respondent within a period of twelve (12) weeks from the date of receipt of a copy of this order.

5. With the aforesaid direction, this writ petition is disposed of. No costs.

26-03-2026

rst

Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No



To

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Union Bank Of India Operations
Department The Arcade, Tower No 4,
2nd Floor World Trade Centre,
Cuffe Parade, Mumbai 400 005

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KRISHNAN RAMASAMY J.
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