



W.P.(MD)No.6754 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 12.03.2026

CORAM

THE HONOURABLE MR.JUSTICE **HEMANT CHANDANGOUDAR**

W.P.(MD)No.6754 of 2026

and

W.M.P.(MD)Nos.5582, 5584 and 5585 of 2026

A.S.Murugesan

... Petitioner

vs.

1.The Regional Manager,
Indian Overseas Bank,
No.17-1, 1st Floor,
Pensioner's Street, Palani Road,
Dindigul.

2.The Branch Manager,
Indian Overseas Bank,
No.4/205, Sanarpathi,
Ambilikai, Ottanchatram Taluk,
Dindigul District.

... Respondents

PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Certiorarified Mandamus to call for the records relating to the impugned order passed by the 2nd respondent in his proceedings in No.Nil dated 31.01.2026 and quash the same and consequently, to direct the respondents to waive the education loan amount availed in favour of the petitioner's son, viz., Praveen Sam, in



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Loan Account No.354903485000023 with the 2nd respondent Bank within the period that may be stipulated by this Court.

For Petitioner :Mr.V.Karthickraja
for M/s.Ajmal Associates
For Respondents :Mr.N.Dilip Kumar

ORDER

The petitioner challenges the order dated 31.01.2026 issued by the second respondent.

2. By the said order, the claim of the petitioner for waiver of the educational loan availed for the benefit of his son was rejected.

3. The petitioner states that an educational loan was sanctioned in favour of his son. However, during the currency of the loan, the petitioner's son passed away on 06.05.2024. Thereafter, the petitioner made a request to the respondent Bank seeking waiver of the educational loan.



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4. Mr. N. Dilip Kumar, learned counsel appearing for the respondents, submitted that there is no provision for waiver of the educational loan.

5. In view of the above submission, this Writ Petition is disposed of, granting liberty to the petitioner to approach the respondent Bank seeking closure of the educational loan account by extending the benefit of One Time Settlement (OTS). If such an application/request is submitted, the respondent Bank shall consider the same on its own merits and pass appropriate orders in accordance with law within a period of four (4) weeks from the date of receipt of the application from the petitioner. No costs. Consequently, the connected miscellaneous petitions are closed.

Index :Yes / No
Internet :Yes / No
NCC :Yes / No

12.03.2026

cmr

HEMANT CHANDANGOUDAR, J.

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