



W.P.(MD)No.6706 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

WEB COPY

DATED: 12.03.2026

CORAM

THE HONOURABLE MR.JUSTICE **HEMANT CHANDANGOUDAR**

W.P.(MD)No.6706 of 2026

M.Lakshmi

... Petitioner

vs.

1.The Regional Manager,
Canara Bank,
No.55, Beach Road,
Thoothukudi District.

2.The Branch Manager,
Canara Bank,
New Port Harbor Branch,
Thoothukudi District.

... Respondents

PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Mandamus, to direct the respondents to consider the One-Time Settlement (OTS) in the Loan A/c.No. 61519740000073 on the file of the 2nd respondent Bank through petitioner's representation dated 04.12.2025 and 05.02.2026 within a specific period.



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For Petitioner :Mr.KA.Raamakrishnan
For Respondents :Mr.V.Balasubramanian

ORDER

The petitioner is before this Court seeking issuance of a Writ of Mandamus directing the respondents to consider her representation dated 05.12.2025.

2. By the said representation, the petitioner requested the respondent Bank to foreclose the loan account by extending the benefit of One Time Settlement (OTS).

3. Mr. V. Balasubramanian, learned counsel appearing for the respondent Bank, submitted that a request for One Time Settlement (OTS) can be considered only when the loan account is classified as a Non-Performing Asset (NPA). As of now, the petitioner's loan account is classified as a standard account, and therefore the request for OTS cannot be considered at this stage.



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4. The said submission is taken on record. Accordingly, this Writ Petition is disposed of with a direction to the second respondent to consider the petitioner's representations dated 04.11.2025 and 05.02.2026 on their own merits and pass appropriate orders in accordance with law within a period of four (4) weeks from the date of receipt of a copy of this order.

5. The petitioner is also permitted to make a request to the respondent Bank for reduction of the rate of interest. If such a request is made, the respondent Bank may consider the same in accordance with law, having regard to the fact that the petitioner is a widow and that the EMI is being deducted from her pension amount. No costs.

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

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HEMANT CHANDANGOUDAR, J.

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