



W.P(MD)No.8832 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 02.04.2026

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THE HONOURABLE MR.JUSTICE **HEMANT CHANDANGOUDAR**

W.P.(MD)No.8832 of 2026

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... Petitioner

Vs.

1.The Deputy Registrar of Co-operative Societies,
Thoothukudi Circle,
No.137 Popettai, Ettaiyapuram Road,
Thoothukudi District.

2.The General Manager (In Charge),
A393 Kovilpatti Cooperative Urban Bank Ltd.,
Old No. 101, New No. 233 Puthu Road,
Kovilpatti,
Thoothukudi District.

... Respondents

PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Mandamus, directing the respondents 1 and 2 to consider the one time settlement offered by the petitioner for the loan account No.MT17182 and MT17197 in 2nd respondent society by considering the petitioner's representation dated 10.02.2026 within the period that may be stipulated by this Court.



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For Petitioner : Mr.S.Saravana Kumar

For Respondents : Mr.D.Sadiq Raja – for R1
Additional Government Pleader

ORDER

The petitioner, a borrower of a business loan, is before this Court seeking a direction to the respondents to consider his representation dated 10.02.2026.

2. In the said representation, the petitioner has requested the second respondent to furnish the statement of account and to permit closure of the loan account under a One Time Settlement (OTS) scheme. The petitioner submits that, owing to the Covid-19 pandemic, he was unable to repay the loan amount and that the default was not wilful. On that basis, he seeks closure of the loan account under the OTS scheme.

3. The learned Additional Government Pleader appearing for the State, on instructions, submits that no OTS scheme is presently



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available for closure of the loan account. However, it is submitted that, upon request, the statement of account will be furnished to the petitioner.

4. The petitioner further contends that, having regard to the facts and circumstances of the case, he is entitled to waiver of penal interest. Whether such waiver can be granted is a matter to be considered by the second respondent.

5. In view of the above, this writ petition is disposed of with a direction to the second respondent to consider the petitioner's representation dated 10.02.2026 on its own merits and in accordance with law, and to pass appropriate orders within a period of six (6) weeks from the date of receipt of a copy of this order. No costs.

02.04.2026

Index :Yes / No
NCC :Yes / No

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HEMANT CHANDANGOUDAR, J.

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