



W.P(MD)No.15866 of 2026

**BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT**

**Dated : 11.06.2026**

**WEB COPY**

**CORAM**

**THE HONOURABLE MR. JUSTICE N.SATHISH KUMAR  
and  
THE HONOURABLE MR. JUSTICE M.JOTHIRAMAN**

W.P(MD)No.15866 of 2026

and

WMP(MD)No.11880 of 2026

1. M/s. Manoj Tourist Travels,  
Represented by its Proprietor,  
Mr.V.Selvam  
No.20/1, Madurai Theni Main Road,  
Madurai.

2. Mr.V.Selvam  
3. Mrs.S.Sumathi  
4. Mrs.S.Lavanya  
5. Mrs.S.Saranya

... Petitioner

**Vs.**

The Authorized Officer,  
M/s. Fedbank Financial Services Limited,  
No.12, 1<sup>st</sup> Floor, Parvathi Plaza, 70 Feet Road,  
Ellis Nagar, Madurai - 625 016.

... Respondent

**PRAYER :-** Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the respondent herein to consider the petitioner's representation dated 13.05.2026 for a fresh, reasonable One Time Settlement (OTS).

**For Petitioner : Mr.V.Ganapathy Subramaniyan**



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**ORDER**

(Order of the Court was made by **N.SATHISH KUMAR, J.**)

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WMP(MD)No.11880 of 2026 filed to permit the petitioners to file a single writ petition, is ordered.

2. The prayer in this writ petition is to issue a Writ of Mandamus, directing the respondent herein to consider the petitioner's representation dated 13.05.2026 for a fresh, reasonable One Time Settlement (OTS).

3. We are of the view such a Mandamus will not lie. When there is no statutory provision, the Constitutional Court cannot exercise its power under Article 226 of the Constitution to provide fresh OTS. The Hon'ble Supreme Court has also held that High Courts cannot use their writ powers to force a bank to grant or extend a One-Time Settlement (OTS). OTS benefits are a bank's commercial decision and cannot be claimed as a matter of right by a defaulting borrower.

4. In such a view of the matter, we are not inclined to entertain this writ petition. Perusal of record indicates that the petitioner has already challenged the SARFAESI proceedings in S.A.No.277/2026 before the Debts Recovery Tribunal, Madurai, and obtained interim stay subject to payment of certain



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amount. Therefore, as a matter of right, the petitioner cannot invoke the jurisdiction of this Court seeking direction for OTS.

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5. Hence, this Writ Petition is dismissed. No costs.

[N.S.K., J.] & [M.J.R., J.]  
11.06.2026

Index : Yes / No  
Neutral Citation : Yes / No  
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**N.SATHISH KUMAR, J.**  
**AND**  
**M.JOTHIRAMAN, J.**

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**ORDER MADE IN**  
**W.P(MD)No.15866 of 2026**  
**DATED : 11.06.2026**