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W.P.(MD) No.54 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 05.01.2026

CORAM:

**THE HONOURABLE DR.JUSTICE G.JAYACHANDRAN
and
THE HONOURABLE MR.JUSTICE K.K.RAMAKRISHNAN**

**W.P.(MD) No.54 of 2026
and
W.M.P.(MD) No.26 of 2026**

1.Shanmuganathan

2.Seevara Mangai

... Petitioners

-vs-

1.The Authorized Officer
Cholamandalam Investment and
Finance Company Limited
Chola Crest, C54-55 & Super B-4
Thiru Vi Ka Industrial Estate
Guindy, Chennai-600 032

2.The Authorized Officer
Cholamandalam Investment and
Finance Company Limited
No.2 & 3 G.V.Tower
3rd Floor, Melakkal Main Road
Madurai-625 016

... Respondents

PRAYER: Petition filed under Article 226 of the Constitution of India, to issue a writ of mandamus directing the respondents to permit repayment of the outstanding loan in installments in loan ID No.ML01IKU00000073137, based on the petitioner's representation dated 16.12.2025.



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For Petitioners : Mr.M.Sachin Rahul

ORDER

[Order of the Court was made by DR.G.JAYACHANDRAN, J.]

This writ petition has been filed for a mandamus directing the respondents to permit the petitioners to repay the outstanding loan in loan ID No.ML01IKU00000073137 in installments, based on their representation dated 16.12.2025.

2. Being a borrower, the petitioners have to work out their remedy by negotiation with the banker and the writ petition under Article 226 of the Constitution of India is not maintainable. Hence, this writ petition is dismissed. No costs. Consequently, connected miscellaneous petition is closed.

[G.J., J.]

[K.K.R.K., J.]

05.01.2026

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NCC : Yes / No

Index : Yes / No

Internet : Yes / No

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AND
K.K.RAMAKRISHNAN, J.

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