



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 12-03-2026

CORAM

THE HON'BLE MR JUSTICE M.DHANDAPANI

WP No. 9455 of 2026

Sumathi Kanagaraj
W/o kanagaraj,
No 1 Krishnamoorthy Nagar,
Opp to Meenatchithirumana Mandapam,
Karungal Palayam,
Erode 638 003

..Petitioner(s)

Vs

1. The Manager
Union Bank of india
Bhavani Branch,
No 694 Mettur Main raod,
Opp Taluk office,
Bhavan 638 301
Erode District
2. Tamil Selvi S
W/o Singaram,
D. no 329 S.K. nagar, Seelanaicknepatty Post,
Salem 636 201
3. Ramesh Kumar J
S/o A. Jaganathan ,
26 krishnamoorthy Thottam,
Opp to Meenatchi Thirumana Mandapam
Karungpalayam,
Erode 638 003
4. S. suguna
W/o j. Senthilkumar
Door No 3 Namakkal Metal Mart,
Bazaar Street,
Namakkal 637 001



5. S. Manoj Kumar
S/o J. Senthilkumar
Door No 3 Namakkal Metal mart,
Bazaar Street,
Namakkal 637 001.

..Respondent(s)

Petition filed under Article 226 of the Constitution of India, praying for issuance of a Writ of Mandamus, directing the 1st Respondent to cancel the Deposit of Title Deeds dated 29.07.2013 Registered vide Document No 2063 of 2013 on the file of SRO, kavindapadi by executing and registering the Deed of Receipt and to consequently return all the original documents based on the Petitioners representation dated 19.01.2026.

For Petitioner(s): Mr.J.Abdul Hadi

ORDER

This Writ Petition has been filed seeking a direction to the first respondent to cancel the Deposit of Title Deeds dated 29.07.2013 registered vide Document No.2063 of 2013 on the file of SRO, Kavindapadi by executing and registering the Deed of Receipt and to consequently return all the original documents based on the petitioner's representation dated 19.01.2026.

2. Heard the learned counsel for the petitioner. Since no adverse order is to be passed in the Writ Petition as against the respondents herein, notice to them are dispensed with.



3. It is the case of the petitioner that the petitioner and the respondents 2 to 5 are the legal heirs of the deceased J.Mallika, who had mortgaged her property with the first respondent Bank and obtained loan however failed to repay the same in time, thereby the mortgaged property was taken for auction by conclusion of SARFAESI proceedings and one Musthafa purchased it in the auction. However, the petitioner subsequently repaid the entire amount borrowed by Late J.Mallika to the first respondent Bank, due to which, the auction purchaser also withdrew himself from the sale proceedings and the same was recorded by the respondent by issuance of notification dated 24.04.2025. Recording the above, the Second Appeal was disposed of leaving upon the petitioner and any other legal heirs of the deceased borrower Mallika to pay the balance secured debt in exercise of their right of redemption. In spite of the repayment of the entire loan amount to the first respondent, the first respondent did not cancel the deposit of title deeds. Aggrieved by the same, the petitioner made a representation to the first respondent on 19.01.2026, which evoked no response and hence, the present Writ Petition.

4. The learned counsel for the petitioner submitted that despite repayment of entire loan amount by the petitioner, the first respondent did not cancel the deposit of title deeds and return the original documents to the petitioner and hence, he prayed for appropriate orders.



5. I have considered the submissions made by the learned counsel for the petitioner and also perused the materials placed on record.

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6. Considering the facts and circumstances of the case and taking note of the submissions of the learned counsel for the petitioner, this Court directs the first respondent to verify the entire records of repayment of the loan amount borrowed by the deceased Mallika and to consider the petitioner's representation dated 19.01.2026 and dispose of the same after affording an opportunity of hearing to the petitioner as well as any other legal heirs and interested parties, if any, by passing appropriate orders in accordance with law, within a period of six weeks from the date of receipt of a copy of this order. It is also made clear that upon cancellation of the deposit of title deeds, the first respondent is directed to return the original documents of the mortgaged property.

7. With the above directions, the Writ Petition stands disposed of. There shall be no order as to costs.

12-03-2026

Index: Yes/No
Speaking/Non-speaking order
Neutral Citation: Yes/No

DP



To

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1. The Manager
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Bhavani Branch,
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Opp Taluk office,
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Erode District

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M.DHANDAPANI, J.

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