



WEB COPY



W.P.No.28754 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 29.07.2026

CORAM

THE HONOURABLE MR.JUSTICE HEMANT CHANDANGOUDAR

W.P.No.28754 of 2026
and
W.M.P.No.31507 of 2026

Selva Ronald Singh
S/o.Selvaraj

... Petitioner

VS.

1. The Superintendent of Police
No.29, Master Plan Complex
1st Floor, Collector Office Road
Moovendar Nagar, Villupuram – 605 602.
2. The Inspector of Police
Olakkur Police Station
Grand Southern Trunk Road (GST Road)
Tindivanam, Villupuram District – 604 307.
3. Mahaveer Finance India Limited
No.41/44, K.G.Plaza
T8/T9, 3rd Floor, G.P.Road,
Chennai-600 002.
4. Kannapiran
Manager of Mahaveer Finance India Limited
No.41/44, K.G.Plaza
T8/T9, 3rd Floor, G.P.Road,

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Chennai-600 002.

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5. The Reserve Bank of India
Chennai Regional Office at
Fort Glacis, No.16, Rajaji Salai
Chennai-600 001.

... Respondents

Writ Petition filed under Article 226 of the Constitution of India praying a writ of Mandamus, to direct the 1st and 2nd respondents to investigate the illegal seizure at 2nd respondent jurisdiction, exposing the fraudulent territorial jurisdiction claims made by the 3rd respondent and directing the third respondent to immediately release and handover the possession of the Eicher vehicle bearing Registration No.TN-75-BH-8155 to the petitioner in a road worth condition without demanding any illegal penal charges or storage fees, compensation for the damages of goods by their unlawful custody and direct the 5th respondent to take appropriate action against the 3rd respondent.

For Petitioner : Mr.F.Terry Chella Raja
For Respondents : Mr.P.Siddarth
Government Counsel, for R1
Mr.Durai Gunasekaran
Government Counsel, for R2

ORDER

Mr. P. Siddarth, learned Government Counsel, accepts notice for the first respondent. Mr. Durai Gunasekaran, learned Government Counsel, accepts notice for the second respondent. As this writ petition is being

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disposed of without affecting the rights of respondents 3, 4 and 5 notice to the said respondents is dispensed with.

2. The petitioner has challenged the letter dated 24.06.2026 issued by the third respondent, calling upon the petitioner to pay a sum of ₹17,20,633/- towards full and final settlement of the hire-purchase agreement.

3. According to the third respondent, the petitioner committed default in repayment of the loan, following which the hypothecated vehicle was seized and the impugned letter was issued. It is not in dispute that the third respondent is a private financial institution and is not a “State” or an authority within the meaning of Article 12 of the Constitution of India. Therefore, a writ petition against the third respondent is not maintainable.

4. Accordingly, the writ petition is disposed of, reserving liberty to the petitioner to challenge the impugned letter before the appropriate forum in accordance with law. Consequently, the connected miscellaneous petition is closed. There shall be no order as to costs.

29.07.2026

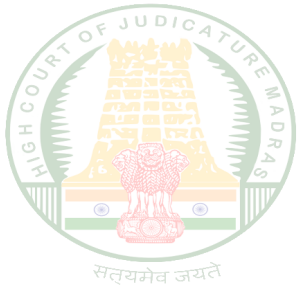
Speaking / Non-speaking order

Neutral Citation : Yes / No

Index : Yes / No

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HEMANT CHANDANGOUDAR, J.,

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