

W.P(MD)No.16415 of 2026

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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 24.06.2026

CORAM

THE HONOURABLE MR.JUSTICE **HEMANT CHANDANGOUDAR**

W.P.(MD)No.16415 of 2026

1.Rajialli
2.A.M.Arunchandar
3.A.M.Manish Chandar

... Petitioners

vs.

1.The Authorised Officer,
Canara Bank,
West Avani Moola Street Branch,
Madurai.

2.The Manager,
Canara Bank,
West Avani Moola Street Branch,
Madurai.

... Respondents

PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of a Writ of Mandamus to direct the 2nd respondent to issue the possession recovery videography copy in CD or DVD or in pen drive as per the reply given by the 1st respondent in RTI ref No.ROMDU/PIO/RTI/2025-26/AMAC-2 within the time frame stipulated by this Court.

For Petitioner :M/s B.Bhuvaneshvari

For Respondents :Mr.Y.Jagadesh
Standing Counsel



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ORDER

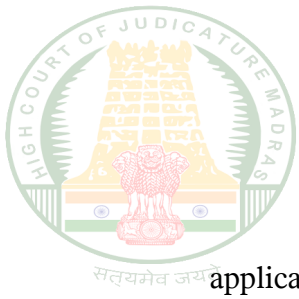
The petitioner, a borrower, has filed this writ petition seeking a direction to the second respondent Bank to furnish copies of the records relating to the possession proceedings, including the videography of the recovery proceedings, in CD/DVD/Pen Drive format.

2.The petitioner defaulted in repayment of the loan, following which the respondent Bank initiated proceedings under the SARFAESI Act and took possession of the secured asset under Section 14 of the Act.

3.According to the petitioner, possession of the property was taken forcibly and, during the recovery proceedings, certain valuables, including gold jewellery, were also taken away. The petitioner therefore sought copies of the possession records and the videography from the Bank.

4.The petitioner further submits that the sale certificate issued in favour of the auction purchaser has been set aside by the Debt Recovery Tribunal and that the Bank has filed an appeal before the Debts Recovery Appellate Tribunal, which is pending. The petitioner also claims that the loan account has been closed, though this is disputed by the Bank.

5.As the Bank did not furnish the requested records, the petitioner filed an



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application under the Right to Information Act. The competent authority informed the petitioner that copies of the possession notice, inventory, videography of the possession proceedings in CD/DVD/Pen Drive format or through a downloadable link, and other relevant records in PDF format were available with the second respondent Bank and that the petitioner could obtain them from the Bank.

6.Despite the said communication, the Bank has not furnished the records.

7.The learned counsel for the second respondent Bank contended that the petitioner ought to have filed an appeal under the Right to Information Act.

8.This contention cannot be accepted. The petitioner's request was never rejected. On the contrary, the competent authority clearly stated that the requested records were available with the second respondent Bank and could be obtained from it. Therefore, there was no need for the petitioner to file an appeal under the Right to Information Act.

9.The learned counsel for the Bank further submitted that, since the appeal before the Debts Recovery Appellate Tribunal is pending, the petitioner's request cannot be considered.

10.This contention is also rejected. Furnishing the videography and other records relating to the possession proceedings will not prejudice the Bank. The



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petitioner, being the borrower and the person against whom recovery proceedings were initiated, is entitled to copies of the records and videography relating to those proceedings. The Bank is bound to preserve and furnish such records.

11. Accordingly, this writ petition is disposed of with a direction to the second respondent Bank to furnish to the petitioner the records relating to the possession proceedings, including the videography recorded during the recovery proceedings, in CD/DVD/Pen Drive format, as referred to in the reply of the competent authority under the Right to Information Act in RTI Reference No. ROMDU/PIO/RTI/2025-26/AMAC-2, within ten (10) days from the date of receipt of a copy of this order. No costs.

Index :Yes / No
Internet :Yes / No
NCC :Yes / No

24.06.2026

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HEMANT CHANDANGOUDAR, J.

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