



W.P(MD)No.19577 of 2026

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 20.07.2026

CORAM:

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P(MD)No.19577 of 2026
and
WMP (MD) No.14491 of 2026

Rajkumar

... Petitioner(s)

VS.

1. The Registrar of Cooperative Societies,
N.V.Natarajan Maaligai,
No.170, Periyar Evr High Road,
Kilpauk,
Chennai 600 010.

2. The Joint Registrar of Cooperative Societies,
Ramanathapuram Region,
Ramanathapuram.

3. The Administrator,
MDA/HS101 Paramakudi Taluk Cooperative Housing Society Ltd,
5/263, O Ayyachamy Street,
Paramakudi,
Ramanathapuram District.

... Respondent(s)



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PRAYER : Writ Petition, filed under Article 226 of the Constitution of India, praying this court to issue a Writ of Certiorarified Mandamus calling for the records pertaining to the impugned order passed by the 2nd respondent in No. Nil dated 02.12.2025 and quash the same as illegal and directing the respondents to return back the title deed of the petitioner's father on payment of dues with 9 percent interest excluding penal and EMI interest.

For Petitioner	: Mr. D. Sasikumar
For R1 & R2	: Mr.Mr.R.Ramasamy, Counsel for State

ORDER

Challenging the proceedings dated 02.12.2025 of the third respondent, whereby the petitioner's request for waiver of penal interest and EMI interest in respect of the housing loan was rejected, the present writ petition has been filed.

2. The case of the petitioner is that he is an agriculturist residing in his native village. His father passed away on 24.07.2025. Thereafter, the petitioner came to know that the residential property had been mortgaged with the



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third respondent-Housing Society for availing a housing loan of Rs.55,000/- in the year 2000, repayable over a period of 15 years, which expired in the year 2015. When the petitioner approached the third respondent-Society for redemption of the mortgage, he was informed that the following amounts were outstanding as on 30.11.2025:

Heads	Amount
Principal	Rs.54,901.00/-
Interest	Rs.80,366.00/-
EMI Installments	Rs.1,85,400.00/-
Penal Interest	Rs.1,40,437.00/-
Total	Rs.4,61,104.00/-

3. The learned counsel appearing for the petitioner submitted that pursuant to G.O.Ms.No.164, Cooperation and Consumer Protection Department, dated 13.12.2023 and the consequential Circular dated 21.12.2023, the Government of Tamil Nadu introduced a special scheme for reduction of penal interest and installment interest from 12% to 9%. However, the third respondent declined to extend the benefit of the said scheme and insisted upon payment of the entire outstanding amount. Aggrieved thereby, the petitioner has filed the present writ petition.



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4. Per contra, the learned Government Counsel appearing for respondents 1 and 2 submitted that the Government Orders relied upon by the petitioner were operative only for the period specified therein and have since lapsed. Therefore, the petitioner cannot claim the benefit of the said scheme as a matter of right.

5. Having considered the rival submissions and taking into account the facts and circumstances of the case, this Court, in the interest of justice and to bring a quietus to the dispute, directs the petitioner to pay a sum of Rs.3,25,000/- (Rupees Three Lakhs and Twenty-Five Thousand only) to the third respondent in full and final settlement of the loan liability. Upon receipt of the said amount, the third respondent shall, after completing all necessary formalities, discharge the mortgage and release the charge over the subject property and return the original title deeds to the petitioner, in accordance with law, without any undue delay.



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6. With the above directions, this writ petition stands disposed of. No costs. Consequently, the connected miscellaneous petition is closed.

20.07.2026

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

To

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M.DHANDAPANI,J.

PKN

**ORDER MADE IN
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