



W.P(MD)No.19914 of 2023

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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 07.09.2023

CORAM:

THE HONOURABLE MR.JUSTICE B.PUGALENDHI

W.P(MD)No.19914 of 2023

Chandra.S

... Petitioner

Vs

1.The Director,
The Reserve Bank of India,
Fort Glacis,
No.16, Rajaji Road,
Fort Street George,
Chennai-01.

2.The Corporate Manager,
Repco Home Finance,
Alexander Square 3rd Floor,
Old No.34/35, New No.2,
Sardar Patel Road,
Guindy,
Chennai-600032.

3.The Branch Manager,
Repco Home Finance,
No.3, Archana Tower,
Kumbakonam,
Thanjavur District – 612001

...Respondents



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PRAYER: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the Respondents 2 & 3 to consider the petitioner's representation dated 22.07.2023 and consequently direct the third Respondent to return back and handed over the original Documents in Document No.554 of 2021 to the petitioner.

For Petitioner : Mr.T.Palanisamy
For Respondents : Mr.Sivakumar

ORDER

The petitioner with a grievance that even after full and final settlement of loan due to the respondent Bank, they refused to return the petitioner's original document has filed this writ petition.

2.The learned counsel appearing for the respondent Bank submits that the petitioner has also executed a power of attorney and with regard to this issue, a civil suit is pending.

3.In the absence of any provision restraining the respondent Bank to withhold the document, even after settlement of



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loan amount, the respondent bank is obligated to return the original documents to the petitioner.

4. Accordingly, this writ petition is allowed. The respondents 2 & 3 are directed to return the original documents of the petitioner forthwith, in the event, if the loan amount has already been settled by the petitioner. No costs.

07.09.2023

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



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B.PUGALENDHI, J.

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