



WEB COPY

WP No. 9851 of 2025



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 12-12-2025

CORAM

THE HONOURABLE MR JUSTICE N. SATHISH KUMAR

WP No. 9851 of 2025

M.Samundeeswari

Petitioner(s)

Vs

The Manager
Union Bank Of India,
No.29, Anna Salai,
Tiruvannamalai-606 601

Respondent(s)

PRAYER

This writ petition filed under Article 226 of the Constitution of India to issue a writ of mandamus directing the respondent Bank to cancel the Deposit of Title Deeds dated 23.12.2008 Registered vide Document No.2715 of 2008 on the file of SRO, Vettavalam and executing and registering the Deed of Receipt and to consequently return all the original documents based on the petitioner's representation dated 27.1.2025

For Petitioner(s): Mrs. R.Ananth

For Respondent(s): Mr. Sunil

ORDER

The petitioner seeks a direction to the respondent bank to cancel the deposit of title deeds dated 23.12.2008, register the deed of receipt, and return all the original documents based on his representation.



2. According to the petitioner, he has availed an agricultural loan of Rs.1,75,000/- and created a mortgage by deposit of title deeds of his property on 23.12.2008. Though the petitioner has paid the entire loan amount as early as on 28.10.2021, the bank has not issued the discharge certificate nor returned the original documents despite his representation.

3. The learned counsel appearing for the respondent bank would submit that still the petitioner has to pay some amount towards the loan amount.

4. Heard both sides and perused the materials placed on record.

5. This court finds that the issue is purely contractual. Whether the entire amount has been paid or not cannot be gone into at this stage and it cannot be decided merely on the basis of a representation made to the bank.

6. In such view of the matter, it is for the petitioner to approach the bank. If any due is payable in his loan account, the same shall be paid by the petitioner. Upon such payment, the bank shall issue the discharge certificate and hand over all the original documents to the petitioner. The petitioner may also explore the availability of any One-Time Settlement Scheme available in the bank, if any such scheme is in force. The bank shall consider the petitioner's



request on its own merits, taking note of the fact that the loan is an agricultural loan.

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7. With the above directions, this writ petition is disposed of. No costs.

12-12-2025

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

mrp

To

The Manager
Union Bank Of India,
No.29, Anna Salai,
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N.SATHISH KUMAR J.

mrp

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