



WP.No.30241 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

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DATED : 08.12.2025

CORAM

THE HONOURABLE MR. JUSTICE N. SATHISH KUMAR

WP.No.30241 of 2025

M.Malik Basha

.. Petitioner

Versus

1. The Branch Manager
State Bank of India
Anaicut Branch
No.146-B, Mela Street
Cheyyur Taluk
Chengalpattu – 603 312

2. The Branch Manager
State Bank of India
RACPC,Chengalpattu
No.17, Alagesan nagar
Chengalpattu Branch
Chengalpattu – 603 001

3. Mr.M.G.Hanif

.. Respondents



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Prayer: Writ Petition is filed under Article 226 of the Constitution of India praying to issue a Writ of Mandamus directing the second respondent to release the remaining loan amount of Rs.16,00,000/- [Rupees Sixteen Lakhs only] to the petitioner by considering his representation dated 07.05.2025 within the time stipulated by this Court.

For Petitioner : Mr.A.Ilaya Perumal

For Respondents : Mr.B.Raghavalu Naidu for R1 and R2

ORDER

The writ petitioner seeks a direction to the second respondent to release the remaining loan amount of Rs.16,00,000/- [Rupees Sixteen Lakhs only] to the petitioner by considering his representation dated 07.05.2025.

2. It is the contention of the petitioner that the petitioner approached the second respondent for availing of loan by executing the deed of memorandum of deposit of title deed. The second respondent sanctioned the loan amount to the tune of Rs.21,36,000/-, but only released Rs.5,36,000/- and the remaining amount Rs.16,00,000/- has not been disbursed. In this regard, the petitioner gave a representation dated



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07.05.2025, but same has not been considered till date. Hence, the petitioner has filed the present writ petition.

3. Mr.B.Raghavalu Naidu, learned counsel accepts notice on behalf of Respondents 1 and 2 and submits that though the petitioner was sanctioned loan, further amounts will be disbursed only on furnishing proper collateral security. Learned counsel further submits that now the third respondent has filed a suit in respect of the very same property questioning the title and hence, the remaining loan amount has not been paid.

4. I have considered the submissions and also perused the typed-set of papers.

5. Though it is the contention of the petitioner that Survey Number of the petitioner's property is 333/1A1 and the third respondent filed a suit in respect of Survey Number 333/1B, on a perusal of the boundary it is seen that both the properties are one and the same. As there is a dispute in the title, it is for the creditor to satisfy the title and



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lend the loan. As a matter of right, the Court cannot direct the respondents to release the remaining loan amount. It is for the petitioner to give any other collateral security or further documents for release of remaining amount for satisfaction of the security interest.

6. With the above direction, this writ petition is disposed of.

There shall be no order as to costs.

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Index :Yes/No

Neutral Citation :Yes/No

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N. SATHISH KUMAR, J.

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