



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 04.09.2025

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THE HONOURABLE MR. JUSTICE M. DHANDAPANI

W.P. No.33835 of 2025
and WMP. No.37978 & 37977 of 2025

1. M/s.P.M. Textiles,
Rep. By its Proprietor,
P.Vijayan,
S/o.V.Paramasivam,
3/233, Perumal Koil Street,
Vembadithala Post,
Salem.

2. P.Mariyammal

... Petitioners

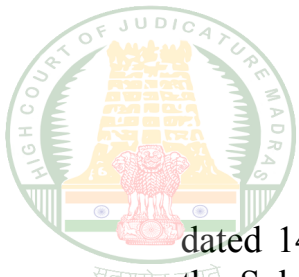
Versus

1. The Branch Manager,
Union Bank of India,
Five Roads Branch,
Salem-636 004.

2. The Branch Manager
Union Bank of India,
Asset Recovery Branch,
PB No.8, 235, 1st Floor,
Oppanakara Street,
Coimbatore-641 001.
Respondents

..

Petition filed under Article 226 of the Constitution of India, praying for issuance of a Writ of Certiorarified Mandamus, calling for the records pertaining to the communication issued by the second respondent vide Ref. ARB/Closure/2024-25/28 dated 18.04.2024 quash the same and consequently direct the respondents to return the original title deeds to the petitioners after cancellation of the memorandum of deposit of title deeds



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dated 14.06.2016 registered as document No.2825 of 2016 in the office of the Sub Registrar, Magudanchavadi within a time frame to be fixed by this Court.

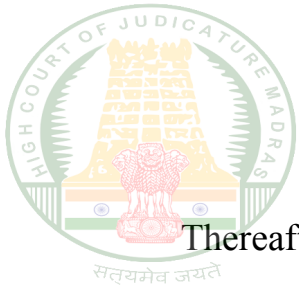
For Petitioner : Mr.Venkatesh Prasad.A.P.

For Respondent : NDW

ORDER

The writ petition has been filed seeking to quash the order passed by the second respondent vide Ref. ARB/Closure/2024-25/28 dated 18.04.2024 and consequently direct the respondents to return the original title deeds to the petitioners after cancellation of the memorandum of deposit of title deeds dated 14.06.2016 registered as document No.2825 of 2016 in the office of the Sub Registrar, Magudanchavadi.

2. It is the grievance of the petitioner that the first petitioner availed business loan of Rs.24,50,000/- in the year 2016 from the Corporation Bank, Alagapuram Branch, for which, the respondents secured original title deeds of the second petitioner. Due to financial difficulties, the loan was classified as a non-performing asset in September 2017. Thereafter, the petitioners have repaid all the dues by January 2024 and the bank issued a statement showing nil outstanding balance. Despite full repayment, repeated requests, the respondents failed to return the original title deeds.



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Thereafter the petitioners came to know that the account has been classified as fraud without any prior notice. Therefore, the petitioner made a complaint before the District Consumer Disputes Redressal Commission, Salem and the same was dismissed as not maintainable. Aggrieved over the same, the petitioners filed the present writ petition.

3. The learned counsel for the petitioner submitted that the petitioner has paid entire loan amount to the respondents. Even then, they are not return the original title deeds to the petitioners, which is not sustainable.

4. Heard the learned counsel for the petitioner and perused the materials. Since no adverse order is passed against the respondents, notice to the respondents is dispensed with.

5. On perusal of the records, it is seen that the petitioners have repaid the entire loan amount in January 2024. The respondents have refused to return the documents to the petitioner so far, which is unlawful act by the respondents. In such view of the matter, this Court, without interfering with the impugned order, direct the respondents to take a final decision for releasing the title deed produced by the petitioners since the loan has been



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entirely repaid, within a period of six weeks from the date of receipt of a copy of this order, if there is no legal impediment.

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

Consequently, connected miscellaneous petitions are closed.

04.09.2025

Index : Yes/No
Internet : Yes/No
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