

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 10-10-2025

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THE HONOURABLE MR JUSTICE M.DHANDAPANI

WP No. 38251 of 2025

M.Manoj Kumar

Petitioner(s)

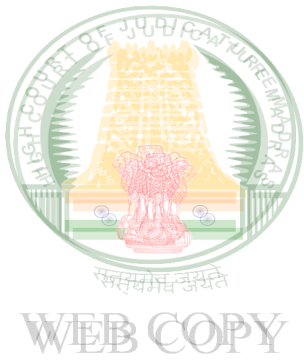
Vs

1. The Managing Director
Corporate Office
No 254-260 Avvai Shanmugam Salai,
Royapettah, Chennai 600 014

2.The Manager
Indian Bank, Coonoor Branch The
Nilgiris 643 101

Respondent(s)

PRAYER: This writ petition is filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, directing the 2nd respondent to consider the representation dated 09.09.2024 and consequently, direct the 2nd respondent to execute deed of cancellation of the Memorandum of Deposit of Title Deeds dated 30.03.2015, bearing doc No. 3223/ 2015 registered on the file of the Sub-Registrar office, Singanallur, Coimbatore and consequently, and direct 2nd respondent to return the Original Title Deeds, within in a time frame fixed by this Honble Court



For Petitioner(s): Mr.Adithya Varadarajan
For Respondent: Mrs.Rita Chandrasekar
for M/s.Aiyar & Dolia

ORDER

This petition has been filed seeking a direction to the 2nd respondent to consider the representation dated 09.09.2024 and consequently, direct the 2nd respondent to execute deed of cancellation of the Memorandum of Deposit of Title Deeds dated 30.03.2015, bearing doc No. 3223/ 2015 registered on the file of the Sub-Registrar office, Singanallur, Coimbatore and consequently, direct 2nd respondent to return the Original Title Deeds.

2. It is the case of the petitioner that he availed a housing loan from the second respondent to a tune of Rs.34,00,000/- by mortgaging his property. The petitioner has deposited the original title deeds and executed a memorandum of deposits of title deeds (MOTD) in favour of the second respondent dated 30.03.2015. Due to default in repayment of loan, his loan account was classified as Non-Performing Asset (NPA). The second respondent bank had filed a petition in OP.No.372/2017 before the DRT, Coimbatore for recovery. Subsequently, the petitioner had paid entire amount and no due certificate was issued in favour of the petitioner. Therefore, the petitioner made a representation on 09.09.2024 to the respondent for release of original title deed and the same is not considered. Hence, the present writ petition.



3. The learned counsel for the petitioner submitted that this Court may direct the respondents to consider and pass orders on the petitioners representation and also direct the respondent to return the original title deeds to the petitioner within the stipulated time as fixed by this Court.

4. The learned Standing Counsel appearing for the respondent submitted that if the petitioner has paid the entire dues, the respondent will return the original title to the petitioner.

5. Heard the learned counsel for both side and perused the materials available on record.

6. Considering the facts and circumstances of the case and in view of the limited request sought for by the petitioner, this court directs the second respondent to return the original document to the petitioner, if he paid the entire amount, within a period of four weeks from the date of receipt of a copy of this order.

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

10-10-2025

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Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No

To

1. The Managing Director

Corporate Office

No 254-260 Avvai Shanmugam Salai,
Royapettah, Chennai 600 014

2. The Manager

Indian Bank, Coonoor Branch The
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