



W.P. No.45291 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 24.11.2025

CORAM:

THE HON'BLE MR. JUSTICE M. DHANDAPANI

W.P. No.45291 of 2025

T.Dhandapani

Petitioner

Vs

1. The Branch Manager
Indian Bank,
P.B. 2 Convent Road,
Indra Nagar, Palani-624 601.

2.The Branch Manager
Indian Bank,
Erode Main Branch,
P.B. No.1.9, Gandhiji Road,
Erode-638 001.

3.The General Manager
Indian Bank, Head Office,
No.66, Rajaji Salai,
Chennai-600 001.

Respondents

Prayer : Writ Petition filed under Article 226 of the Constitution of India praying to issue Writ of Mandamus, directing the 1st respondent to release and hand over the original title deeds pertaining to petitioner property situated at Palaniadavar Nagar, Palani.



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For petitioner

: Ms.G. Prathista Reddy
for
Mr.Vijay Bhardwaj

For respondents

: Mr.S. Kalyanaraman
for M/s.Aiyar & Dolia

ORDER

The petitioner seeks a direction to the 1st respondent Bank to release and hand over the original title deeds pertaining to the petitioner's property situated at Palanidavar Nagar, Palani.

2. The petitioner had availed a housing loan from the 1st respondent Bank in the year 2002 by depositing the original title deeds as security. According to the petitioner, the said loan was fully repaid and the loan account was closed on 09.01.2020. It is the grievance of the petitioner that despite the closure of the loan account and discharge of all liabilities, the 1st respondent has failed to return the original title deeds, till date. Under such circumstances, namely, unlawful withholding of the petitioner's property documents by the 1st respondent, this writ petition with the aforesaid prayer.

3. Learned counsel for the petitioner submitted that the petitioner had availed a housing loan from the 1st respondent by depositing the original title



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deeds as security. However, even after repayment of the entire loan amount, the

1st respondent has failed to return the original title deeds to the petitioner.

Hence, this Court may issue suitable directions to the 1st respondent for return of title deeds to the petitioner, within a time frame.

4. Learned counsel for the respondents submitted that upon verification, the original title deeds of the petitioner will be returned to the petitioner. Therefore, necessary directions may be issued.

5. Considering the limited relief sought by the petitioner, this Court directs the 1st respondent to consider the request of the petitioner and verify whether the entire loan amount has been repaid. If the petitioner has discharged the entire loan liability, the 1st respondent shall return the original title deeds to the petitioner within a period of six weeks from the date of receipt of a copy of this order.

6. The writ petition is disposed of accordingly. No costs.

24.11.2025

Index: Yes/No

Speaking/Non-speaking order

Neutral Citation : Yes/No

vsi2



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vsi2

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