



WEB COPY

WP No. 44312 of 2025



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 17-11-2025

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THE HONOURABLE MR JUSTICE M.DHANDAPANI

WP No. 44312 of 2025

R.Kothandaraman

Petitioner(s)

Vs

The Branch Manager Union Bank of India,
(erstwhile Corporation Bank), Mint Street
Branch, Chennai 600 079.

Respondent(s)

PRAYER; This writ petition is filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, directing the Respondent to consider the petitioner representation dated 16/09/2025 in related to release the original title deeds pertaining to the property bearing Flat No.4D, Block -4, Rainbow Avenue, Madipakkam, Chennai -94 and property bearing plot No.39 measuring 1433 sq feet with 698 Sq. feet building there on in Old S.No.59 /7, New S.No.59 / 7A1 A, 59 /71C, Thirukattalai, P.S.K.Nagar, Pudukottai within a time frame fixed by this Honorable Court and thus render justice.

For Petitioner(s):	M/s.A.Arokia Satheesh
For Respondent:	Mr.L.Sriram for Chennai Law firm

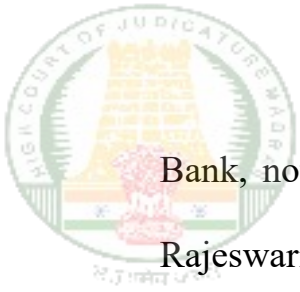
ORDER

This petition has been filed seeking a direction to the Respondent to



consider the petitioner representation dated 16/09/2025 in related to release the original title deeds pertaining to the property bearing Flat No.4D, Block -4, Rainbow Avenue, Madipakkam, Chennai -94 and property bearing plot No.39 measuring 1433 sq feet with 698 Sq. feet building there on in Old S.No.59 /7, New S.No.59 / 7A1 A, 59 /71C, Thirukattalai, P.S.K.Nagar, Pudukottai.

2. It is the case of the petitioner that the petitioner have informed the Bank that the Bank having accepted the full loan repayment from the petitioner, which was payable by one Rajeswari Meiyyar, the Bank cannot now take a different stand by refusing to release the title deeds. Such an action by the Bank is untenable, unfair, and inequitable. If the Bank was of the view that the consent of the legal heirs was necessary, it ought to have insisted on the same before receiving and accepting the loan repayment. The Bank cannot now, after the discharge of the loan liability, imposed this condition for returning the original title deeds. The petitioner informed that Late Rajeswari Meiyyars children live in Singapore with her divorced husband. Therefore, it was practically impossible to secure a NOC or consent from the said legal heirs. The petitioner requested the Bank to waive the said requirement and agreed to execute an indemnity bond to safeguard the Banks interests in the event of any future claim by the legal heirs of the late Rajeswari Meiyyar. Despite the petitioner representation, no action has been taken so far and the title deeds have not been released. The petitioner made a representation dated 31.08.2024 to the



Bank, not to insist upon the consent or NOC from the legal heirs of the late Rajeswari Meiyyar, as obtaining such consent in near future is not feasible, given that they reside abroad in Singapore. The petitioner informed that the said Rajeswari Meiyyars children live in Singapore, with her divorced husband. Therefore, it was practically impossible to secure a NOC or consent from the said legal heirs. Therefore, the petitioner made a representation on 07.07.2025 and 16.09.2025 to the respondent bank requested to release the original title deeds pertaining to the subject property. The same is received by the respondent. However, till date, no response from the respondent. Hence, the present writ petition.

3. The learned counsel for the petitioner submitted that this Court may direct the second respondent Bank to peruse the document submitted by the petitioner. If the said documents submitted by the petitioner are satisfied with all requirement as per Banking Regulations and to obtain an indemnity bond from the petitioner and thereafter, release the documents to the petitioner enable the petitioner to hand over the same to the legal heirs who are residing in Singapore.

4. The learned counsel appearing for the respondent submitted that if the



petitioner produces all the documents as per Banking Regulations and guidelines, the original deeds will be released to the petitioner within the stipulated time as fixed by this Court.

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 respondent to consider the representation dated 16.09.2025 and to release the original title deeds to the petitioner if he complies with the Banking Rules and Regulations within a period of six 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.

17-11-2025

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Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No



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1. The Branch Manager Union Bank Of
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Street Branch, Chennai 600 079.

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M.DHANDAPANI J.

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