

W.P.(MD) No. 7790 of 2025

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 16.07.2025

CORAM:

THE HONOURABLE MR.JUSTICE C.SARAVANAN

W.P.(MD) No. 7790 of 2025

Muthu Lakshmi

... Petitioner

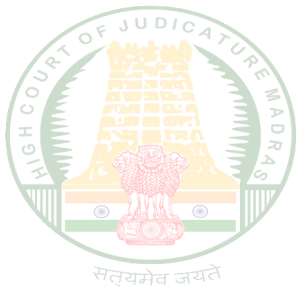
Vs

1. The Regional Manager,
State Bank of India,
First Floor 6A2,
Dr. Ambedkar Road,
PKS Colony Southern,
West Veli Street,
Madurai Main,
Madurai 625 001.

2. The Branch Manager,
State Bank of India,
Melur Branch,
Channel Road,
Melur,
Madurai District 625 106.

... Respondents

PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Mandamus, to direct the respondents to return all the original documents and others, relating to the secured asset, which were produced by the



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petitioner at the time of availing agriculture loan in a/c. No. 35614472854 and to cancel the registered mortgage deed No. 1846/2006, dated 22.11.2006 on the file of the Sub-Registrar Office, Karungalagudi, by executing cancellation deed based on the petitioner's representation, dated 31.05.2024.

For petitioner : Mr. M.S.Jeyakarthik

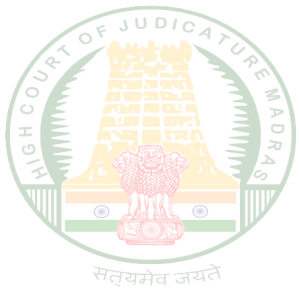
For respondents : Mr.S.Anwar Sameem for R2

ORDER

Heard learned counsel for the petitioner and learned counsel for the second respondent.

2. The petitioner appears to have obtained a tractor loan way back in the year 2006 from the second respondent bank.

3. It appears that the petitioner had defaulted and therefore, the loan account was declared as Non Performing Asset. It is accepted by the respondents and that the petitioner had settled the case before the Lok Adalat in 2022 and the dues have been paid and thus, no liability is pending as on date.



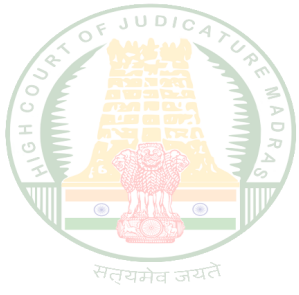
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4. It is informed by the learned counsel for the second respondent that the security that was offered by the petitioner way back in 2006 at the time of sanction of loan has been misplaced and is not traceable. He further submits that the second respondent will obtain Non-Traceble Certificate from the jurisdictional Police and furnish the same.

5. Recording the above submission, this Writ Petition stands disposed of by directing the second respondent Bank to secure such Non-Traceable Certificate and issue the same with the petitioner as expeditiously as possible preferably within a period of six (6) months from the date of receipt of a copy of this order.

6. It is also made clear that the second respondent shall forthwith issue a notice/communication to the petitioner stating that the document is not traceable with them so that the petitioner can obtain a certified copy of the Sale deed and documents for the petitioner to secure its rights to deal with the property independently.



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7. Further, there shall be a direction to the second respondent to cancel the MOD and Deposit of Title Deed that was executed for security while advancing the loan to the petitioner within a period of four (4) months from the date of receipt of a copy of this order.

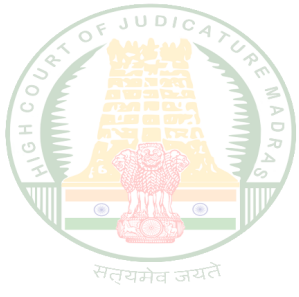
8. This Writ Petition is disposed of, with the above observations. No costs.

Index : Yes / No
Internet : Yes / No
apd

16.07.2025

To

The Branch Manager,
State Bank of India,
Melur Branch,
Channel Road,
Melur,
Madurai District 625 106.



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C.SARAVANAN, J.

apd

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