



W.P.(MD) No. 17815 of 2025

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 02.07.2025

CORAM:

THE HONOURABLE MR.JUSTICE C.SARAVANAN

W.P.(MD) No. 17815 of 2025

Nallammal

... Petitioner

Vs

1. The Regional Manager,
Canara Bank,
No.197, Pandiyan House,
118-B, P.B., W Perumal Maistry Street,
Madurai Main, Madurai - 625 001.

2. The Manager,
Canara Bank Alanganallur Branch,
Alanganallur,
Vadipatti Taluk,
Madurai District.

... 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 the Original Document in Document No. 1122/1998, dated 29.06.1998 submitted by the Petitioner as a Collateral Security with the second respondent Bank.



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For petitioner : Mr. M.Saravanakumar

For respondents : Mr.V.Balasubramanian

ORDER

This Writ Petition is disposed of at the time of admission with the consent of the learned counsel for the petitioner and learned counsel for the respondents.

2. The petitioner appears to have obtained an Education Loan on 17.07.2013 from the second respondent/Bank. It appears that the petitioner had defaulted in making payment. Therefore, the petitioner's account was declared as Non-Performing Asset on 01.11.2021. The petitioner appears to have settled the liability under One Time Settlement by paying a sum of Rs.50,000/- on 03.09.2024. Now, the request of the petitioner is that the petitioner's property deed, which was offered as collateral, should be returned by the respondents.

3. On the other hand, the learned counsel for the respondents submits that the aforesaid loan was sanctioned on 17.07.2013, without any security, as the amount involved was only Rs.43,000/- and there are no records to show that the



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petitioner had given the aforesaid property document as collateral security.

4. It is further submitted that the petitioner has also not availed any other loan, for which any security was obtained by the respondents.

5. Recording the above statement of the learned counsel for the respondents, this Writ Petition is disposed of by directing the respondents to issue a letter to the effect that they have not received any document from the petitioner, particularly, the registered Doc.No.1122/1998, dated 29.06.1998 from the petitioner for the Educational Loan, that was sanctioned on 17.07.2013 or any other loans availed from the respondents.

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

Index : Yes / No
Internet : Yes / No
apd

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C.SARAVANAN, J.

apd

To
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