



W.P(MD)No.22217 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED : 14.08.2025

CORAM

THE HONOURABLE MR.JUSTICE C.SARAVANAN

W.P(MD)No.22217 of 2025
and
W.M.P(MD)No.17309 of 2025

S.Pushpam

... Petitioner

Vs.

- 1.The Secretary,
Department of Financial Services,
3rd Floor, Jeevan Deep Building,
Sansadmarg,
New Delhi 110001.
- 2.The Reserve Bank of India,
Regional Director,
Reserve Bank of India,
Southern Region,
Fort Glacis,
No. 16 Rajaji Salai,
Chennai 600 001.
- 3.The Insurance Ombudsman,
Office of the Insurance Ombudsman,
ICICI Lombard House,
414 Veer Savarkar Marg,
Prabhadevi,
Mumbai 400025.



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4.The Insurance Ombudsman,
Office of the Insurance Ombudsman,
HDFC Life Insurance,
11th Floor,
Lodhaexcelus,
Apollo Mills Compound,
N.M Joshi Marg,
Mahalaxmi,
Mumbai – 400011.

5.The Chairman,
Insurance Regulatory and Development Authority of India,
Sy No. 115/1 Financial District,
Nanakramguda,
Gachibowli,
Hyderabad 500 032.

6.The Manager,
IDFC First Bank,
Melur Branch,
Madurai District.

...Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the sixth respondent Bank to initiate the claim process with the respondents 3 and 4 for settlement of the outstanding loan in Loan A/c No.164925206 availed by the petitioner and her husband, consequently direct the sixth respondent bank to return the original property documents in Survey No. 212/20, Keelapoongudi Village, Sivagangai District to the petitioner in accordance with law.



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For Petitioner

: Mr.Dr.R.Alagumani

ORDER

This writ petition has been filed for a Mandamus to direct the sixth respondent Bank to initiate the claim process with the respondents 3 and 4 for settlement of the outstanding loan in Loan A/c No.164925206 availed by the petitioner and her husband and consequently direct the sixth respondent bank to return the original property documents in Survey No. 212/20, Keelapoongudi Village, Sivagangai District to the petitioner in accordance with law.

2. The petitioner has not initiated any proceedings against the sixth respondent before any of the official respondents 1 to 5. Therefore, the prayer sought for in this writ petition cannot be entertained.

3. The writ petition is liable to be dismissed and accordingly dismissed. However, liberty is granted to the petitioner to approach the official respondents in the manner known to law. If the petitioner so aggrieved, the petitioner can



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always approach this Court under Article 226 of the Constitution of India. No costs. Consequently, the connected miscellaneous petition is closed.

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NCC : Yes / No
Index : Yes / No
Internet : Yes / No
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C.SARAVANAN, J.

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