



W.P(MD)No.25375 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 17.09.2025

CORAM

THE HONOURABLE MS.JUSTICE P.T.ASHA

Writ Petition(MD)No.25375 of 2025

and

W.M.P(MD)No.19887 of 2025

M.Muthuraj

..Petitioner

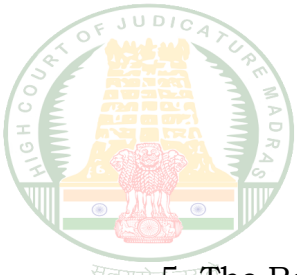
Vs.

1. HDFC Bank Limited
Ground Floor,
Old No.49/50,
Nelson Manickam Road,
Aminjikarai,
Chennai 600 029.

2. The Branch Manager,
HDFC Bank,
No.3412, North Bye pass Road,
BGS Towers, Opposite to Galaxy Hospital,
Vannarapettai,
Tirunelveli 627 002.

3. Escorts Kubota India Private Limited,
18/4, Mathura Road,
Faridabad,
Haryana,
India-121 007.

4. The Mahalinga Engineering Industries,
Authorised dealer for Escorts Tractors (Ramnad District)
(Sales, Services and Spare Parts)
Rep. by its proprietor,
Poosadurai,
4/401, Saraswathy Nagar,
Madurai- Rameswaram Road,
Paramakudi-623 707.



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5. The Regional Transport Officer,
O/o.The Regional Transport Office,
Kadalaiyur Road, Thomas Nagar,
Puthukiramam
Kovilpatti-628 501
Tuticorin Dsitric.

... Respondents

Prayer : Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Certiorarified Mandamus to call for the records of the 1st respondent in SS/HDFC/VAHAN/RPAD/AUG-2025/520457 dated 14.08.2025 and quash the same and to consider the representation given before the 2nd respondent dated 03.09.2025.

For Petitioner : Mr.R.Esakkiraja

For Respondents : Mrs.D.Farjana Ghoushia
Spl. Govt. Pleader (for R5)

ORDER

This writ petition has been filed challenging the impugned order of the first respondent dated 14.08.2025 and seeking a direction to consider the representation submitted before the second respondent on 03.09.2025.



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2. According to the petitioner, he purchased a tractor from the fourth respondent for a sum of Rs.13,50,000/-, out of which he paid Rs. 3,54,592/-, the balance amount of Rs.9,95,408/- was paid by way of a vehicle loan from the second respondent. The petitioner requested the fourth respondent to register the said vehicle before the fifth respondent and also sought the relevant papers relating to the vehicle. However, the fourth respondent informed the petitioner that the vehicle papers had not yet been received from the third respondent. Despite repeated approaches to the office of the fourth respondent, no response was given. In the meantime, on 16.06.2025, the first respondent's counsel issued a demand notice calling upon the petitioner to repay the said loan within seven days. Subsequently, the petitioner sent a legal notice to the fourth respondent through his counsel on 17.07.2025, but the same was not replied to. Thereafter, the first respondent issued the impugned notice dated 14.08.2025. The petitioner also lodged a complaint against the fourth respondent before the Superintendent of Police, Ramanathapuram, on 22.08.2025. Meanwhile, respondents 1 and 2 threatened to seize the vehicle on the ground of non-payment of EMI. Hence, the petitioner has filed the present writ petition.

3. A perusal of the records and the facts shows that the petitioner, instead of approaching the competent forum, has straightaway invoked the writ jurisdiction. The dispute is purely commercial in nature, arising out of



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the purchase of a tractor with financial assistance from the respondents 2 and 5, and arises from this transaction. Hence, this Court is of the view that the writ petition is not maintainable. Accordingly, this writ petition is dismissed. No costs. Consequently, connected miscellaneous petition is closed.

17.09.2025

NCC : Yes/No
Index : Yes / No
Internet : Yes/ No
skn
To:-

5. The Regional Transport Officer,
O/o.The Regional Transport Office,
Kadalaiyur Road, Thomas Nagar,
Puthukiramam
Kovilpatti-628 501
Tuticorin District.



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P.T.ASHA, J.

skn

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