



W.P(MD)No.30285 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 27.10.2025

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THE HONOURABLE Ms.JUSTICE P.T.ASHA

Writ Petition(MD)No.30285 of 2025

T.S.Subbaiah

..Petitioner

Vs

- 1.The Banking Ombudsman,
Reserve Bank of India,
Chennai-600 001.
- 2.The Regional Manager,
Canara Bank, Regional Office,
Madurai.
- 3.The Branch Manager,
Canara Bank, Shencottah Branch,
Tenkasi 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 first respondent-Banking Ombudsman, Reserve Bank of India, Chennai, to dispose of the petitioner's complaint dated 10.06.2025 in accordance with the RBI Integrated Ombudsman Scheme, 2021, within a time frame fixed by this Court.

For Petitioner : Mr.P.Ronald
For Respondents : Mr.V.Bala Subramanian



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ORDER

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This writ petition has been filed seeking issuance of a Writ of Mandamus directing the first respondent-Banking Ombudsman, Reserve Bank of India, Chennai, to dispose of the petitioner's complaint dated 10.06.2025 in accordance with the RBI Integrated Ombudsman Scheme, 2021.

2. Mr.V.Bala Subramanian, takes notice for the respondents. By consent of parties, this writ petition is taken up for final disposal at the admission stage itself.

3. The petitioner submits that he had availed agricultural loan from the Canara Bank, Shencottah Branch, through account Nos.116840019082 and 116866000002, by depositing his original title deed dated 26.04.2025, registered in Panpozhi Sub Registrar Office, under Doc No.564/2005, along with the parent and connected documents. Thereafter, the petitioner had executed a memorandum of Deposit of Title Deeds (MODTD) on 24.06.2006, 26.02.2014 and 03.03.2015 respectively, in favour of the said Bank. He further submitted that the petitioner had fully repaid the entire loan amount on 02.03.2023. Thereafter, he requested the Canara Bank, Shencottah Branch, to cancel the MODTDs and to return the original title deeds and other documents.



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The Bank Officials informed the petitioner that the original documents were misplaced and sought time to trace them. Even after lapse of several months, the Bank officials failed to return his original documents. Therefore, the petitioner filed several written complaints and the same were not considered by the Bank officials. Finally, the petitioner filed a complaint before the first respondent on 10.06.2025 under the RBI integrated Ombudsman Scheme, 2021, requesting necessary directions to the Bank to return his documents and to cancel the MODTD. Since the said representation has not been considered, the petitioner has approached this Court.

4. The learned counsel appearing for the respondents, would submit that the complaint of the petitioner will be considered in accordance with law.

5. In view of the above, without expressing any opinion on the merits of the matter, the first respondent is directed to consider the complaint of the petitioner dated 10.06.2025 and pass final orders on its own merits, after affording a reasonable opportunity to the petitioner, within a period of two months from the date of receipt of a copy of this order.



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6. With the above directions, this writ petition stands allowed. No costs.

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NCC : Yes/No

Index : Yes/No

Internet: Yes

vsg

To

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P.T.ASHA, J.,

vsg

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