



WEB COPY

WP No. 1564 of 2



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 16-04-2026

CORAM

THE HON'BLE MR JUSTICE M.DHANDAPANI

WP No. 1564 of 2026

R.Selvarani
W/o Lt. M. Ravichandran
No 27 SP Avenue Phase IV
Mappedu, Selaiyur
Chennai 600 126

..Petitioner(s)

Vs

1. Deputy General Manager
Central Office,
Indian Overseas Bank (IOB)
No 763 Anan Salai,
Chennai 600 002
2. The Chief Manager
Indian Overseas Bank
PAD Supervisory Section
Regional Office Chennai-I
Chennai-600 002
3. The Branch Manager
Indian Overseas Bank (IOB)
Sakkarakottai Branch
No 1/3 Sakkarakottai
Ramanathpuram-623 503
4. The Branch Manager
Indian Overseas Bank (IOB)
Kalashetra Colony Branch
Flat No.1, No.33/1 Besant Apartments
Kalakshetra Colony
Besant Nagar



Chennai-600 090

5. The Branch Manager
Indian Overseas Bank (IOB)
Kilpauk Branch,
No 477, Kilpauk Garden Road
Kilpauk-600 010

..Respondent(s)

Writ Petition filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, directing the respondents to release the petitioner's title deeds of the immovable properties bearing Document No 175/1990 dated 27.01.1990 and Doc. No 4944/ 2015 dated 16.12.2015 and all relevant documents as per the petitioner's representation dated 18.10.2025.

For Petitioner: Mr.C.Rajaguru

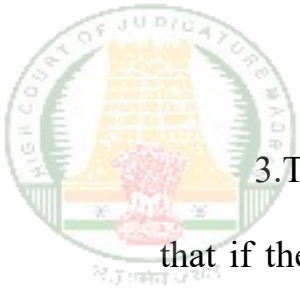
For Respondents: Mr.K.Srinivasamurthy for R1 to R5

ORDER

This petition has been filed by the petitioner seeking a direction to the respondents for return of the original title deeds and other related documents pertaining to the mortgage loans availed by her late husband.



2. The learned counsel for the petitioner would submit that the petitioner's husband late M.Ravichandran was working as Senior Manager-II with the first respondent. During his service, he availed a mortgage loan for a sum of Rs.2,50,000/- by pledging an immovable property bearing Document No.175/1990 dated 27.01.1990. He also availed another mortgage loan for a sum of Rs.25,45,000/- by pledging an immovable property bearing Document No.4944/2015 dated 16.12.2015. In the meanwhile, the petitioner's husband died on 11.04.2024 while in service. After his demise, the petitioner being his wife repaid the entire loan amount. However, even after such repayment, the respondents have not returned the original title deeds and other relevant documents pertaining to the mortgage loans. On 18.10.2025, the petitioner sent a representation to the respondent Nos.1, 3 & 4 requesting the release of the title deeds and related documents. However, the 4th respondent furnished only the account statement relating to the mortgage loan over the property bearing Document No.4944 of 2015 dated 16.12.2015, which reflects the closure of the loan. On 25.11.2025, when the petitioner approached the 5th respondent, a No Due Certificate was issued annexing the account statement of the mortgage loan over the property bearing Document No.175/1990 dated 27.1.1990. Hence the present writ petition has been filed.



3. The learned counsel appearing for the second respondent would submit that if the petitioner has repaid the entire loan amount, the documents will be released in her favour after due verification of the loan account.

4. In view of the above submissions, there shall be a direction to the second respondent to verify the loan account of the petitioner's husband. If it is found that the entire loan amount has been repaid, the second respondent shall return the original title deeds and other relevant documents to the petitioner. Further, if any retirement benefits are due to the petitioner, the same shall also be settled in her favour. The said exercise shall be completed within a period of six weeks from the date of receipt of a copy of this order.

5. With the above direction, this writ petition stands disposed of. There shall be no order as to costs.

16-04-2026

Index: Yes/No

Speaking/Non-speaking order

Neutral Citation: Yes/No

Uma



To

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M.DHANDAPANI, J.

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