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W.P.No.3381 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

Dated :04.02.2026

CORAM

THE HONOURABLE Ms. JUSTICE P.T. ASHA

W.P.No.3381 of 2026

N.Panneerselvam

...Petitioner

-Vs-

Canara Bank
The Authorised Officer,
908-Chennai General Patters Road Branch
600 002

..Respondent

Prayer: Writ Petition filed under Article 226 of the Constitution of India praying to issue a writ of mandamus directing the Canara Bank, represented by its Authorised Officer, the respondent herein to consider the representation dated 19.12.2025 made by the petitioner for return of all the original parent documents pertaining to the property respect to the settled loan account.

For Petitioner : Mr.A.V.Arun

For Respondent :Mr.R.Sreedhar



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W.P.No.3381 of 2020

ORDER

This Writ Petition has been filed for a mandamus to direct the Canara Bank, represented by its Authorised Officer, the respondent herein to consider the petitioner 's representation dated 19.12.2025 and to return all the original parent documents pertaining to the property in respect of the settled loan account.

2. It is the case of the petitioner that she is the proprietor of M/s. Sharmi International, engaged in the business of trading ready made garments since 2003. To meet the working capital requirements, the petitioner availed credit facilities to the extent of Rs.50,00,000/- under the OD MSME Star Scheme from the respondent Bank in the year 2013. In order to secure the said credit facilities, the petitioner had deposited the title deeds of her property measuring 1110 sq.ft., together with a building measuring 1714 sq.ft., situated at T.S. No.118 (Part), Plot No.24, Block No.13, Door No.94, Kennedy Square 2nd Street, Sembiam Village, Perambur, Chennai-11, with an intention to create an equitable mortgage. The petitioner has also been operating two other loan



W.P.No.3381 of 2020

accounts, one in the name of M/s. NPS Apparels, in which she is the guarantor, and another housing loan in her personal capacity.

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3. It is the further case of the petitioner that though the housing loan account was standard, the business loan account was subsequently classified as NPA, and SARFAESI proceedings were initiated against the business loan account. Thereafter, the petitioner settled the said loan account under One Time Settlement (OTS) and cleared the entire outstanding dues. Despite full settlement of the loan account, the respondent Bank has not returned the original title deeds of the petitioner's property on the ground of linkage with other loan accounts, though the said property was never offered as a security. The petitioner submitted a written representation dated 01.12.2025 seeking return of the original documents to enable her to deal with the secured property. However, no action has been taken to date. Hence, the petitioner is before this Court.

4. Heard both sides and perused the materials available on record.



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W.P.No.3381 of 2020

5. Considering the facts and circumstances of the case, without going into the merits of the case, this Court directs the respondent to consider and pass appropriate orders on the petitioner's representation dated 19.12.2025 on merits and in accordance with law, within a period of four weeks from the date of receipt of a copy of this order. Accordingly, this writ petition is disposed of. No costs.

04.02.2026

Index : Yes/No
Speaking Order : Yes / No
srn

To

The Authorized Officer,
Canara Bank
908-Chennai General Patters Road Branch
600 002



WEB COPY



W.P.No.3381 of 2026

P.T.ASHA, J.,

srn

W.P.No.3381 of 2026

04.02.2026