



W.P.No.4189 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

Dated : 09.02.2026

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THE HONOURABLE Ms. JUSTICE P.T. ASHA

W.P.No. 4189 of 2026
&
W.M.P.Nos. 4674 & 4675 of 2026

M/s. Hitech Pole

Rep. by its Proprietrix R. Bhavani

A - 19, Rural Industrial Estate

Kattukuppam, Bahoor Commune,

Puducherry - 605 402

...Petitioner

Vs.

Indian Bank

Rep. by its Manager

Mettupalayam Branch

No. 15, 80 feet Main Road Ganapathi Nagar,

Marine Oulgaret Mettupalayam,

Puducherry - 605 010

...Respondents

Prayer: Writ Petition is filed under Section 226 of the Constitution of



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India for issue of Writ of Certiorarified Mandamus, calling for the records relating to the letter dated 03.10.2025 and consequential letter dated 17.11.2025 sent by the respondent and quash the same and further direct the respondent to close the loan account of the petitioner and release the property documents and issue No Due certificate within a stipulated period.

For Petitioner : Mr. S.Parthasarathy

For Respondent : Mr. M.A.Abdul Wahab

ORDER

This writ petition is filed for the following relief:

“To call for the records relating to the letter dated 03.10.2025 and consequential letter dated 17.11.2025 sent by the respondent and quash the same and further direct the respondent to close the loan account of the petitioner and release the property documents and issue No Due certificate within a stipulated period.”

2. At the outset, the two letters which are the subject matter of



this writ petition are notices issued to the petitioner informing them that if the payment is not made within the time limit, proceedings would be initiated under the SARAFAESI Act. The proceedings are yet to be initiated and the petitioner by filing this writ petition is attempting to forestall the bank from exercising statutory rights available to them.

3. Further, the petitioner is seeking to invoke the extraordinary jurisdiction of this Court. As and when the proceedings are initiated, the petitioner has his remedy before the appropriate authority. The present writ petition is premature and not maintainable.

4. However, it appears that the petitioner has paid a sum of Rs.76,00,000/- + Rs.1,50,000/- towards interest. No doubt the said sum was not paid in full but was paid in installments. The respondent has now claimed entire outstanding as the petitioner is not keeping up with the OTS.

5. Accordingly, this writ petition is dismissed. However, considering the fact that the petitioner has paid considerable amount,



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there shall be an order of interim stay of all further proceedings till the petitioner approach the appropriate authority. Consequently, the connected miscellaneous petitions are closed. No costs.

09.02.2026

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To

The Manager

Indian Bank

Mettupalayam Branch

No. 15, 80 feet Main Road Ganapathi Nagar,

Marine Oulgaret Mettupalayam,

Puducherry - 605 010



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