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W.P. No.9593 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 08.04.2026

CORAM:

THE HON'BLE MR. JUSTICE M. DHANDAPANI

W.P. No.9593 of 2026

Dr.K.Bagath Singh

..Petitioner

Vs

1. The Zonal Manager
State Bank of India
Chinnaiyan Towers
120/2 and 120/3, Cherry Road
Hasthampatti
Salem District.

2. The Branch Manager
State Bank of India(07597)
134/E,Main Road,
A.Mallapuram
Palacode Taluk
Dharmapuri District

..Respondent(s)

Prayer: Writ Petition filed under Article 226 of the Constitution of India, for the issuance of a Writ of Mandamus directing the 2nd respondent bank to hand over the original title deeds with regard to petitioner's house property vide document No.2103 of 2006 in the light of the letter issued by 2nd respondent dated 9.6.2023 by disposing the petitioner's representation dated 12.12.2024, 8.1.2025 and 15.2.2025 within a time frame.



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For Petitioner : Mr.R. Rameshraj
For Respondents : Mr.K.Chandrasekaran

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ORDER

The writ petition has been filed seeking a direction to the 2nd respondent to release the original title deeds deposited by the petitioner in connection with the loan account.

2. It is submitted that on 11.10.2006, the petitioner had purchased the property in Survey No.916/2B (new sub division No.916/B2, measuring an extent of 2607 sq.ft., at Palacode Village and Taluk, Dharmapuri District vide Document No.2103 of 2006, by availing home loan in the year 2007 from the 2nd respondent Bank. Thereafter, in the year 2012, he deposited the original title deeds with the 2nd respondent and a Memorandum of Deposit of Title Deeds was registered as Document No.1626 of 2012.

3. It is the further case of the petitioner that the entire loan amount has been discharged and the same was acknowledged by the Bank vide communication dated 09.06.2023. It is the grievance of the petitioner that despite such discharge, neither the original title deeds were returned to him nor any steps taken to cancel the Memorandum of Deposit. When that being so, he submitted various representations seeking return of original title documents, lastly on 15.02.2025. Since no action has been taken, the present writ petition has been filed.



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4. Learned counsel for the petitioner submitted that though the petitioner has fully discharged the loan liability, the 2nd respondent Bank has failed to return the original title deeds, which is arbitrary and unjustifiable.

5. Per contra, the learned counsel appearing for the 2nd respondent submitted that if the petitioner has discharged the entire loan amount, the Bank will verify the loan account and, upon such verification, appropriate steps will be taken to release of the title deeds to the petitioner.

6. Upon considering the submissions made by learned counsel on both sides, this writ petition is disposed of with a direction to the 2nd respondent to verify the petitioner's loan account and, if it is found that the petitioner has discharged the entire loan liability, release the original title deeds in favour of the petitioner, within a period of six weeks from the date of receipt of a copy of this order. It is made clear that this Court has not expressed any opinion on the merits of the case. No costs.

08.04.2026

Index: Yes/No
Speaking/Non-speaking order
Neutral Citation : Yes/No
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M. DHANDAPANI, J.

vsi2

To

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