Order QR

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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 27-10-2026

CORAM

THE HON'BLE MS. JUSTICE P.T. ASHA

WP No. 42477 of 2026

CNR:{HCMA012439962026}

S.Sivaguru,
S/o.Sakthivel,
No. 1/14,Perumal Kovil Street,
Melkavarapattu Village,
Panruti Taluk,
Cuddalore District.

..Petitioner(s)

Vs

1. The General Manager,
   Baroda Bride,
   No. 41,2nd and 3rd Floor,
   Luz Church Road,
   Mylapore, Chennai -600 018.
2. The Branch Manager,
   Bank of Baroda,
   Annagramam Branch,
   Keezhkavarapattu Post,
   Panruti Taluk,
   Cuddalore District -607 112.

..Respondent(s)

Prayer: to direct the Respondent No. 2 to provide housing loan to the Petitioner by considering his representation dated 15.09.2026 within the time limit as stipulated by this Honble Court.

For Petitioner(s): M/S.V.Manikandan

For Respondent(s):

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ORDER

This Writ Petition has been filed for the following reliefs:-

"to direct the Respondent No. 2 to provide housing loan to the Petitioner by considering his representation dated 15.09.2026 within the time limit as stipulated by this Honble Court.".

2. The petitioner would submit that, while she was a minor, her mother, Selvi, wife of Sakthivel, purchased the property in Survey No.163/11, measuring an extent of 2,520 sq.ft., situate at Melkavarapattu Village, Panruti Taluk, Cuddalore District, under Patta No.103, on her behalf, vide Sale Deed dated in Document No.591/2000, registered on the file of the Sub-Registrar Office, Panruti. Upon attaining majority, the petitioner became the absolute owner of the said property and has been in peaceful possession and enjoyment of the same till date.

3. The petitioner would further submit that, in September 2026, she approached the second respondent seeking a housing loan for construction of a house in the said property. As instructed by the second respondent, she approached the Branch Legal Advisor and produced all the relevant title documents. However, her request was orally rejected on the ground that a housing loan could be sanctioned only after completion of 30 years from the date of purchase of the property.

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4. The petitioner would submit that, thereafter, she submitted a detailed representation dated 15.09.2026 to the respondents, explaining that she has been holding the property for the past 25 years and that the Sale Deed and Patta are available to establish her ownership. She accordingly requested the respondents to consider her application and sanction the housing loan. Though the representation was duly served on the respondents, no action has been taken till date. Hence, the present Writ Petition.

5. Heard the learned counsel for the petitioner and perused the records

6. The petitioner, who approached the respondent bank seeking a housing loan, which request has not been processed, is now before this Court seeking the reliefs stated supra.

7. To grant or not to grant a loan is solely the decision of the bank, as the bank has to take into account the creditworthiness of the applicant and also consider its policies with reference to the grant of loans. This Court cannot compel a bank, by way of a writ of mandamus, to grant a loan. Further, if the petitioner is aggrieved by the services rendered by the bank on the ground of deficiency, his remedy lies elsewhere.

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8. Accordingly, this writ petition is dismissed, with liberty to the petitioner to approach the appropriate forum if so advised. No costs.

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Index: Yes/No
Speaking/Non-speaking order
Neutral Citation: Yes/No

SHR

To
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P.T.ASHA J.

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