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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 23-10-2026

CORAM

THE HON'BLE MR.JUSTICE V. LAKSHMINARAYANAN

W.P.No.43515 of 2026
and
W.M.P.No.48834 of 2026
CNR:{HCMA012565242026}

S.Saravanan

..Petitioner(s)

Vs

The Assistant General Manager,
Union Bank of India,
Asset Recovery Branch,
Broadway,
Chennai – 600 108.

..Respondent(s)

Prayer : Writ Petition filed under Article 226 of the Constitution of India praying for issuance of Writ of Mandamus, directing the respondent Bank to receive an amount of Rs. 4,50,54,725.93 towards the loan account M/s.Saratha's bearing No.379505040054007 within a time frame as per their letter dated 25.02.2026 and give No due certificate to that effect.

For Petitioner(s): Mr.R.Sreedhar
for M/s.K.Arularasu

For Respondent(s): Mr.W.M.Abdul Azeez
Standing Counsel

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ORDER

The petitioner claims that he is the legal heir of the original mortgagors one Selvaraj and his wife Sundarambal. He states that three loan accounts had been availed by the mortgagors. One was for M/s.Sarathas, second was for M/s.M.S.Shopping Complex and the third was for M/s.Gowri Lakshmi Silks. The petitioner states that the respondent bank had approached the Debt Recovery Tribunal III, Chennai and had obtained recovery certificates. The petitioner states that he is willing to pay a sum of Rs.4,50,54,725.93/-, which relates to M/s.Sarathas' account and put an end to D.R.C.No.115 of 2013 alone, which is re-numbered as T.R.C.No.50 of 2025. According to him, the respondent bank is refusing to receive the amount and close the aforesaid TRC account. Hence, the present writ petition.

2. Heard Mr.R.Sreedhar, for the petitioner and Mr.W.M.Abdul Azeez, learned Standing Counsel appearing for the respondent.

3. When Debt Recovery Certificate proceedings are pending before the Recovery Officer, the petitioner cannot expect the creditor bank to receive the amounts. If the petitioner is serious in discharging T.R.C.No.50 of 2025, it is for

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him to file an appropriate application before the Recovery Officer attached to the Debt Recovery Tribunal III, Chennai and pay the amount and seek discharge. When he has an effective remedy before the Recovery Officer, the question of giving a direction that is sought for is unnecessary. It is for the petitioner to approach the said Debt Recovery Tribunal and make payment in T.R.C.No.50 of 2025 and get a discharge certificate.

4. With the above observation, this Writ Petition is disposed of. No costs. Consequently, the connected miscellaneous petition is closed.

23-10-2026

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

To

The Assistant General Manager,
Union Bank of India,
Asset Recovery Branch,
Broadway,
Chennai – 600 108.

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Order QR

V.LAKSHMINARAYANAN J.

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