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W.P.(MD) No.1375 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 21.01.2026

CORAM:

**THE HONOURABLE DR.JUSTICE G.JAYACHANDRAN
and
THE HONOURABLE MR.JUSTICE K.K.RAMAKRISHNAN**

W.P.(MD) No.1375 of 2026

and

W.M.P.(MD) Nos.1092 & 1093 of 2026

M/s.Sri Saravana Constructions
Managing Partner
rep.by A.K.Saravanan
Door No.153, Sivagiripatti Village
Palani Municipal Limit
Lakshmipuram Main Road
Palani Taluk, Dindigul District

... Petitioner

-vs-

- 1.The Banking Ombudsman
Reserve Bank of India Building
No.16, Rajaji Road
Chennai-600 009
- 2.M/s.Canara Bank
Asset Recovery Management Branch
rep.by its Authorized Officer
Circle Office, St.Marys Campus
First Floor, East Veli Street
Madurai



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3.The Branch Manager
Canara Bank
Palani, Dindigul District

... Respondents

PRAYER: Petition filed under Article 226 of the Constitution of India, to issue a writ of certiorarified mandamus calling for the records relating to the 2nd respondent impugned Sale Notice in Ref.ARM MDU 1169 SN SRI SARAVANA 2025-2026 PKP dated 03.01.2026 and quash the same as illegal, arbitrary and consequently direct the 2nd and 3rd respondents to close the petitioner loan Account No.1018261005580 and to return all original documents to the petitioner within the time limit that may be stipulated by this Court.

For Petitioner : Mr.A.D.Ganeshamoorthi

For Respondents : Mr.K.R.Laxman for R1
Mr.P.Pethu Rajesh for R2 & R3

ORDER

[Order of the Court was made by DR.G.JAYACHANDRAN, J.]

The auction notice, dated 03.01.2026, issued by the respondent – Bank, is under challenge in this writ petition.



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2. The matter is arising under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Auction of the secured asset is scheduled to be held today. The petitioner has come to this Court at the eleventh hour.

3. Further, it is brought to the notice of this Court by the learned counsel appearing for the respondent – Bank that this is the tenth attempt made by the respondent – Bank for recovery of the loan amount. But, it has become a habit of the petitioner to approach the Court at the eleventh hour and get some interim reliefs on certain conditions, but, he failed to comply with the conditions imposed by the Court.

4. Since the petitioner has repeatedly adopted the tactics of approaching the Court at the eleventh hour challenging the action initiated by the respondent – Bank for recovery of the loan amount, we are not inclined to entertain this writ petition and inclined to dismiss the same with costs.



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5. Accordingly, this writ petition is dismissed with costs of Rs.1,00,000/- (Rupees one lakh only) payable by the petitioner to the Tamil Nadu State Legal Services Authority, within a period of two weeks from the date of receipt of a copy of this order. If at the petitioner is having any grievance, he has to work out his remedy before the Debts Recovery Tribunal in the manner known to law. Consequently, connected miscellaneous petitions are closed.

[G.J., J.] [K.K.R.K., J.]
21.01.2026

NCC : Yes / No
Index : Yes / No
Internet : Yes / No

Note to Office:

Mark a copy of this Order to the Officer In-charge, Tamil Nadu State Legal Services Authority, Madurai Bench of Madras High Court, Madurai.

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DR.G.JAYACHANDRAN, J.
AND
K.K.RAMAKRISHNAN, J.

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and
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