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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: **27.03.2026**

CORAM:

THE HONOURABLE **MR.JUSTICE N.SATHISH KUMAR**

AND

THE HONOURABLE **MR.JUSTICE M.JOTHIRAMAN**

W.P.(MD)No.8517 of 2026

and

W.M.P(MD)Nos.6900 & 6901 of 2026

N.Saravanakumar

... Petitioner

Vs.

1.The Regional Officer,
M/s.Home First Finance Company India Limited,
Office at 511, Acme Plaza,
Andheri Kurla Road,
Andheri East,
Mumbai,
Maharashtra-400 059.

2.The Authorized Officer,
M/s.Home First Finance Company India Limited,
Branch Office,
60, Sunrise Towers,
2nd Floor,
Kamarajar Salai,
Near Arasamaram Pillaiyar Kovil,
Madurai-62500.

...Respondents

PRAYER:- Writ Petition filed under Article 226 of the Constitution of India, to issue a Writ of Certiorarified Mandamus, calling for the entire



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records connected with the order dated 11.12.2025 in Crl.M.P.No.1248 of 2025 passed by the learned Chief Judicial Magistrate, Ramanathapuram and quash the same as devoid of merits and consequently direct the respondents to handover the physical possession of the house property in Door No.28D, Pasupon Nagar, Chittrakkottai, Ramanathapuram District.

For Petitioner : Mr.S.Atham Ali
For Respondents : M/s.M.Indrani
Standing Counsel

ORDER

(Order of the Court was made by **N.SATHISH KUMAR, J.**)

The present writ petition has been filed by the petitioner challenging the order passed by the learned Chief Judicial Magistrate, Ramanathapuram, in Crl.M.P. No.1248 of 2025, dated 11.12.2025.

2. It is the contention of the petitioner that the initiation of proceedings under the SARFAESI Act is unsustainable in law, inasmuch as the loan amount involved is only Rs.7,50,000/-. According to the petitioner, in view of Notification S.O. 652(E) dated 12.02.2021, proceedings under the SARFAESI Act cannot be initiated where the loan amount is less than Rs.20,00,000/-.



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3. The learned Standing Counsel appearing for the respondents submitted that the petitioner has already challenged the impugned action before the Debts Recovery Tribunal, Madurai, by filing S.A.No.302 of 2026, which is listed for hearing on 27.03.2026.

4. In such circumstances, having already invoked the alternative statutory remedy before the Debts Recovery Tribunal, the petitioner is not entitled to simultaneously pursue the present writ petition before this Court on the very same cause of action.

5. In view of the above, the writ petition stands dismissed. No costs. Consequently, connected miscellaneous petitions are closed.

[N.S.K., J.] & [M.J.R., J.]
27.03.2026

Index :Yes/No
Internet :Yes
am



**N.SATHISH KUMAR, J.
AND
M.JOTHIRAMAN, J.**

am

W.P.(MD)No.8517 of 2026

27.03.2026