



W.P.(MD) No.22199 of 2023

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 09.01.2026

CORAM

THE HONOURABLE MR. JUSTICE KRISHNAN RAMASAMY

W.P.(MD)No.22199 of 2023

Chandran

... Petitioner

Vs

1. The District Collector,
Tenkasi District,
Tenkasi.
2. The State,
Through the Inspector of Police
Puliyangudi Police Station,
Tenkasi District.
3. The Branch Manager,
Tata Motors Finance Limited,
Near Playamkottai Bus Stand,
Tirunelveli District.

... Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India praying to issue a Writ of Mandamus, directing the respondents 1 and 2 to take appropriate actions against the 3rd respondent for illegal seizure of the petitioner's vehicle bearing registration No. TN 79 E 2205 by considering the representations of the petitioner dated 07.07.2023 and 28.07.2023.



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For Petitioner : Mr.K.Jeyamohan
For Respondents : Mrs.K.Malathi,
Addl. Govt. Pleader for R1 & R2
No Appearance for R3

ORDER

This Writ Petition is filed seeking a Mandamus as against the respondents 1 and 2 to take appropriate actions against the 3rd respondent for illegal seizure of the petitioner vehicle bearing registration No. TN 79 E 2205 by considering the representations of the petitioner dated 07.07.2023 and 28.07.2023

2. The petitioner has obtained loan from the third respondent for purchase of a vehicle. Since the petitioner is unable to pay his dues promptly, the third respondent has seized petitioner's vehicle. In this regard, the petitioner has given a complaint as against the third respondent. Thereafter, when the petitioner approached the third respondent to pay the arrears amount and get back the vehicle, the third respondent has refused to accept the arrears amount. Though the petitioner is inclined to pay the remaining arrears, the 3rd respondent is



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not returning the vehicle for the reasons best known to them. Hence, the petitioner made representations on 07.07.2023 and 28.07.2023, seeking to take action against the 3rd respondent. Since the same were not considered till date, the petitioner has filed this Writ Petition.

3. The learned Additional Government Pleader appearing for the respondents 1 and 2 would submit that if at all the petitioner has any grievance, he can adjudicate the same before either the civil Court or the Arbitrator as per the agreement. Hence, she opposes this Writ Petition.

4. Considering the facts and circumstances of the case, this Court is of the view that for default of paying dues, the third respondent has seized the petitioner's vehicle, which is not illegal. Further, having agreed all the terms and conditions of the loan agreement, the petitioner cannot make any criminal complaint against the third respondent. If the petitioner apprehends that the third respondent would sell the vehicle or if at all the petitioner has any grievance, he can adjudicate the same before either the civil Court or the Arbitrator, as per the terms and conditions of the loan agreement. Therefore, I do not find any merit in this Writ Petition and the same is liable to be dismissed.



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5. Accordingly, this Writ Petition is dismissed. There shall be no order as to costs.

09.01.2026

Index : Yes/No
Internet: Yes/No
Neutral Citation: Yes/No
vsm



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To

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KRISHNAN RAMASAMY, J.

vsm

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