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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 03-11-2026

CORAM

THE HON'BLE MRS. JUSTICE L.VICTORIA GOWRI

WP(MD) No. 22279 of 2026

CNR:{HCMD011065222026}

Case QR

Muniyasamy
S/o.Duraipandian,
2/132, Maruthupandi Nagar,
Elayirampannai,
Vembakottai Taluk,
Virudhunagar District

..Petitioner(s)

Vs

1. The Joint Director,
   Reserve Bank of India,
   Chennai Regional Office,
   Fort Glacis, No.16, Rajaji Salai,
   Chennai - 600001

2. The Branch Manager,
   Axis Bank Limited,
   Sattur Branch,
   Virudhunagar District

3. The Sub Registrar,
   Sub Registrar Office,
   Sattur,
   Virudhunagar District

..Respondent(s)

PRAYER: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus directing the 1st Respondent to ensure the 2nd Respondent - Axis Bank Limited, Sattur Branch, to execute and register the appropriate Release of Mortgage / Reconveyance Deed / Memorandum of Satisfaction in respect of the

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Equitable Mortgage created under Document No.1056 of 2021 dated 04.02.2021 at the 3rd Respondent Sub Registrar Office, in connection with petitioners House property in Survey No.71/2A2 situated at Elayirampannai Village, Vembakkottai Taluk, Virudhunagar District.

For Petitioner(s) :M/s R. Murugappan

For Respondent(s) :Mr.K.R.Laxman – for R1

No appearance – for R2

Mr. T.Thirumurugan, - for R3
Special Government Pleader

ORDER

This Writ Petition is filed seeking to issue a Writ of Mandamus directing the 1st Respondent to ensure the 2nd Respondent - Axis Bank Limited, Sattur Branch, to execute and register the appropriate Release of Mortgage / Reconveyance Deed / Memorandum of Satisfaction in respect of the Equitable Mortgage created under Document No.1056 of 2021 dated 04.02.2021 at the 3rd Respondent Sub Registrar Office, in connection with petitioners House property in Survey No.71/2A2 situated at Elayirampannai Village, Vembakkottai Taluk, Virudhunagar District.

2. The learned counsel for the petitioner submitted that the petitioner had availed a loan from the second respondent Bank, in which

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all the instalments of the loan was fully paid. Pursuant to which, no due certificate was also issued. Even thereafter, the petitioner's title document was not released and handed over, back to the petitioner. Hence the petitioner has made a representation in this regard. Since the same was not considered, this Writ Petition is filed.

3. The learned counsel for the respondents submitted that the petitioner's representation would be considered.

4. It is needless to point out that whenever a representation of this nature is made to a Statutory Authority, there is a duty cast upon him to consider the same on its own merits and pass appropriate orders in one way or other, instead of keeping the same pending indefinitely. As such, non-consideration of the representation by the Statutory Authority would amount to dereliction of duty and hence, this Court will be justified in invoking its extraordinary powers under Article 226 of the Constitution of India and direct them to consider the same within a stipulated time.

5. In the light of the above observations, there shall be a direction to the first respondent to consider the petitioner's representation dated 28.07.2026, on its own merits and pass appropriate orders in accordance

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with law, by handing over the petitioner's documents, if he had, in terms of the no due certificate issued to him, within a period of four weeks from the date of receipt of a copy of this order. It is also made clear that this Court has not expressed any of its views with regard to the merits of the matter and that it is open to the respondents to consider the same on its own merits.

6. With the above observations and directions, this Writ Petition stands disposed of. No costs.

03-11-2026

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

pnn

To

1. The Joint Director, Reserve Bank of India,
   Chennai Regional Office, Fort Glacis, No.16,
   Rajaji Salai, Chennai - 600001

2. The Branch Manager, Axis Bank Limited,
   Sattur Branch, Virudhunagar District

3. The Sub Registrar, Sub Registrar Office,
   Sattur, Virudhunagar District

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L.VICTORIA GOWRI, J.
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