



WEB COPY

WP No. 44827 of 2025



IN THE HIGH COURT OF JUDICATURE AT MADRAS

**DATED: 20-11-2025**

CORAM

**THE HONOURABLE MR JUSTICE M.DHANDAPANI**

**WP No. 44827 of 2025**

Gayathri

D/o. Sigamani, Plot No. 26, A2,  
Viswanathan Cross Street, Radha  
Nagar, Chrompet, Chennai 600 044.

Petitioner(s)

Vs

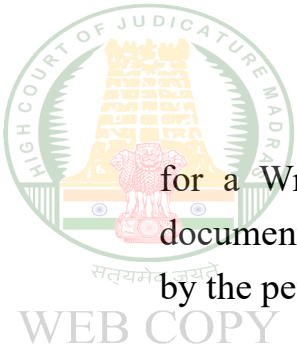
1. Branch Manager,  
HDFC Bank Ltd., New No.17  
MK Reddy Street, Near Telephone  
Exchange, West Tambaram,  
Chennai 600 045

2.Branch Manager  
HDFC Bank Ltd., Plot No. 233,  
Ground Floor, Samayapuram, Main  
Road, Porur, Chennai – 600 116.

Respondent(s)

**PRAYER**

This Writ Petition is filed under Article 226 of the Constitution of India, seeking



for a Writ of Mandamus, directing the respondents to release the original documents related to the housing loan as the representation made on 09.09.2025 by the petitioner.

For Petitioner(s): Mr.S.Balaji

For Respondent(s): Mr.C.Mohan and  
Ms.A.Rexy Josephine Mary  
for M/s.King & Partridge  
for R1 & R2

### **ORDER**

The learned counsel for the petitioner would submit that the petitioner has obtained loan from the respondent Bank for purchasing and construction of a house in a vacant land and that at the time of availing the loan, the petitioner had added her husband as the co-applicant at the request of the bank. The petitioner has since paid the entire loan amount with interest on 23.07.2025 and respondent bank has also provided the loan closure statement on the said date. However, the respondent bank refused to return the original documents surrendered by the petitioner to the respondent bank while availing the loan stating that the petitioner has to obtain a release letter from her husband for the said purpose. He further added that the petitioner's husband has since filed a divorce petition against the petitioner and hence, he refused to give the release



letter in favour of petitioner. Hence, the present Writ Petition.

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2.Mr.A.Rexy Josephine Mary, learned counsel takes notice for the respondent bank.

3.The learned counsel appearing for the respondent would submit that an enquiry will be conducted by calling the petitioner and her husband and if the entire amount is paid either by the petitioner or her husband and if the property stands in the name of the petitioner, the original documents as regards the housing loan availed by the petitioner will be returned to the petitioner after collecting the indemnity bond from the petitioner.

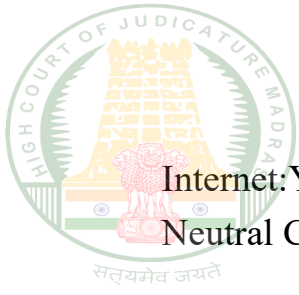
4.Post the matter on 26.11.2025.

**20-11-2025**

Tsg

Index:Yes/No

Speaking/Non-speaking order



Internet: Yes

Neutral Citation: Yes/No

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To

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**M.DHANDAPANI J.**

Tsg



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