



W.P.(MD)No.16077 of 2022

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 13.03.2026

CORAM

THE HONOURABLE MR.JUSTICE **HEMANT CHANDANGOUDAR**

W.P.(MD)No.16077 of 2022

M/s.Chivas Enterprise
Proprietrix of R.Geetha
W/o.GRadhakrishnan
residing at C2,
Balaji Apartments,
Nehru Street, Srirangam
Trichy -6.

... Petitioner

vs.

Indian Bank
Rep by its Branch Manager
Srirangam Branch
Trichy -6.

... Respondent

PRAYER: Writ Petition, filed under Article 226 of the Constitution of India, praying this court to issue a Writ of Declaration, declaring the the OTS agreement dated 17.08.2018 entered between the petitioner and the respondent bank has been fully complied and no amount is payable towards the Loan Account (A/c No. 407687467 of M/s Chivas Enterprise, Trichy) and consequently directing the respondent bank to issue No Due Certificate pertaining to the Loan A/c No. 407687467 and release the title deeds deposited, within the time frame fixed by this Honble Court, to the petitioner and pass such further or other orders as this Honble Court may deem fit and proper in the circumstances of the case and thus render justice.



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For Petitioner :M/s.R.Aravindan

For Respondent :Mr.S.Iniyan Karthik
Standing Counsel

ORDER

1. The petitioner is before this Court seeking a direction to the respondent Bank to return the original documents deposited at the time of availing the loan.

2. Heard the learned counsel appearing on either side and perused the materials available on record.

3. The petitioner was extended the benefit of a one-time settlement by the respondent Bank vide communication dated 17.08.2018, calling upon the petitioner to deposit an earnest money of Rs.1,60,000/- in a no-lien account. It is the case of the petitioner that he has paid the entire amount under the one-time settlement and that, despite closure of the loan account, the respondent Bank has not returned the original documents.



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4. In view of the above, this writ petition is disposed of with a direction to the respondent Bank to return all the original documents relating to Account No. 0407687467, standing in the name of M/s. Chivas Enterprises, subject to the petitioner having paid the entire loan amount under the one-time settlement, within a period of two weeks from the date of receipt of a copy of this order.

5. There shall be no order as to costs.

Index :Yes / No
Internet :Yes / No
NCC :Yes / No
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HEMANT CHANDANGOUDAR, J.

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To

The Branch Manager,
Indian Bank
Srirangam Branch
Trichy -6.

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