



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 17-12-2025

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THE HONOURABLE MR JUSTICE N. SATHISH KUMAR

WP No. 47790 of 2025
and WMP.No.56311 of 20251. S. Visalatchi
2.S.Swaminathan,
3.A.Dharani,

Petitioner(s)

Vs

1. The Branch Manager,
Indian Bank,Kattumannarkoil
Branch,No.165,Katchery
Street,Kattumannarkoil, Cuddalore
District-6083012.The Zonal Manager,
Indian Bank, Zonal Office, 3rd Floor,
Avr Tower, No.4, Bharathi Road,
Manjakuppam, Cuddalore 607001.

Respondent(s)

PRAYER: Petition filed under Article 226 of the Constitution of India, directing the respondents herein to consider the petitioners representation dated 29.10.2025 and to pass order on their representation in accordance with law and consequently,directing the respondents to permit the petitioners to redeem the pledge in Jewel Loan A/c.Nos.7243723206 and 7243736838 after receiving entire principle amount along with interest till date and to handover the jewels.

For Petitioner(s): Mr.M.Ganesh

For Respondent(s): Mr.R.Sreedhar, Standing Counsel

ORDER

The petitioner seeks for a direction, directing the respondents herein to consider the petitioners representation dated 29.10.2025 and permit the petitioners to redeem the pledge in Jewel Loan A/c.Nos.7243723206 and 7243736838 after receiving entire principle amount along with interest till date



and to handover the jewels.

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2. WMP.No.56311 of 2025 has been filed seeking to permit the petitioners to file a single writ petition. This petition is ordered, on payment of single court fee.

3. According to the petitioners, the first petitioner's husband has borrowed a loan from the respondent bank and had pledged jewels in two loan accounts. However, the husband of the first petitioner went missing from 17.10.2023 and in this regard, police complaint is also filed. Now, the petitioner wants to redeem the jewel by paying the entire loan amount, however, the bank is not handing over the jewels.

4. The learned counsel for the respondent, on instructions, submitted that the loan account is in the name of the first petitioner's husband and the said accounts have become NPA and further submitted that though the bank has no objection for receiving the entire payments from the petitioners, since, the jewels has been pledged by the first petitioner's husband, they will keep the jewels in a safe custody and let the petitioners prove the civil death of first petitioners' husband, later, they will hand it over to the petitioners.

5. Heard both sides and perused the materials placed on record.



6. Considering the fact that first petitioner's husband was missing only recently and admittedly, the petitioners are willing to pay the entire amount.

Such being the position, let the bank return the jewels after receipt of the entire amount by getting indemnity bond from the petitioners. It is made clear that the petitioners shall not alter/transfer the jewels till the civil death has been proved in the Court of law.

6. Accordingly, this writ petition stands disposed of. No costs.

17-12-2025

dhk

Index: Yes/No

Internet: Yes

Neutral Citation: Yes/No

To

1. The Branch Manager,
Indian Bank, Kattumannarkoil
Branch, No. 165, Katchery
Street, Kattumannarkoil, Cuddalore
District-608301

2. The Zonal Manager,
Indian Bank, Zonal Office, 3rd Floor,
Avr Tower, No. 4, Bharathi Road,
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