



WEB COPY

WP No. 10636 of 2



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 06-04-2026

CORAM

THE HON'BLE MR JUSTICE M.DHANDAPANI

WP No. 10636 of 2026

MRS.Jayalakshmi
W/o.(late) Srinivasan,
Door No.3/342, Lakshmipuram Colony,
Kuppusamy naidupuram,
Semipalayam, palladam - 641662.
Tiruppur District.

..Petitioner(s)

Vs

1. The Branch Manager,
canara bank,
semipalayam taluk,
kuppusamynaidupuram,
Palladam Taluk,
Tiruppur District.
2. The Regional Manager,
Canara bank,
166, I and II floor, thiruvencatasamy road w,
R.S.Puram, coimbatore - 641002.
Tamilnadu, India.
3. sumathy
D/o.(late) srinivasan,
Door No.3/342, Lakshmipuram colony,
kuppusamy naidupuram,
semipalayam, palladam - 641662,
Tiruppur District.
4. nirmala
D/o.(late) srinivasan,
Door No.273/B5,
2ND viswanathan nagar,
kovilpatti - 628716,
Tuticorin District.

..Respondent(s)



Prayer: Writ Petition is filed under Article 226 of the Constitution of India praying for issuance of writ of Mandamus directing the first respondent to return the jewels viz., Aaram weighing 10 grams, Hip chain weighing 21 grams, chain weighing 18 grams and watch weighing 16 grams. (Total weight 165 grams) pledged vide Gold Loan No.3759842002342 to the petitioner by considering her representation dated 23.08.2025 within a time frame fixed by this Hon'ble Court.

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For Petitioner(s): Mr.S.P.Meenakshi Sundharam

For Respondent(s): Mr.R.Sridhar, for R1 and R2
No appearance for R3 and R4

Order

This writ petition is filed by the petitioner to direct the first respondent to return the jewels to the petitioner by considering her representation dated 23.08.2025.

2. Case of the petitioner is that the petitioner is a housewife and her husband was died on 02.02.2016 leaving behind the petitioner and her daughters Sumathy and Nirmala, who are the respondents 3 and 4 herein, as his surviving legal heirs. During his lifetime, he had pledged the petitioner's jewels with the Canara Bank and availed a loan of Rs.2,00,000/-. After the demise of her husband, when the petitioner approached the 1st respondent Bank and enquired



about the jewel loan details, the officials of the 1st respondent informed that the balance loan amount to be paid was Rs.2,07,370/-. Hence, the petitioner and her first daughter with great difficulty arranged the funds and repaid the loan. Even after the loan amount was repaid, the bank officials refused to return the jewels and insisted the petitioner to bring the legal heirs of her late husband. According to the petitioner, the 4th respondent who is the second daughter refused to appear before the Bank. Hence, the petitioner sent representation dated 23.08.2025 to the 2nd respondent Bank. Since no action has been taken on the said representation, the petitioner is before this Court.

3. The learned counsel appearing for the petitioner submitted that upon repayment of the entire loan amount, the bank official cannot insist upon the presence of all the legal heirs, especially when such insistence had not been made while repaying the loan amount. It was further submitted that the petitioner is ready and willing to execute an indemnity bond for return of the pledged jewels.

4. The learned counsel appearing for the 1st respondent fairly conceded that that the petitioner has repaid the entire jewel loan amount.

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



6. Though notice was served on the respondents 3 and 4, they have neither appeared in person nor through counsel. Therefore, this Court is inclined to presume that they have no objection for return of the pledged jewels to the petitioner. Considering the facts and circumstances of the case, particularly the fact that the jewels belong to the petitioner and that the entire loan amount has already been repaid, this Court is of the view that the petitioner is entitled to return of the jewels. Accordingly, the respondents 1 and 2 are directed to return the pledged jewels to the petitioner, on the petitioner executing an indemnity bond, within a period of four weeks from the date of receipt of a copy of this order.

7. Accordingly, this Writ Petition is disposed of. No costs.

06-04-2026

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

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To

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