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W.P.No.11197 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 27-03-2026

CORAM

THE HON'BLE MR JUSTICE M.DHANDAPANI

W.P.No.11197 of 2026

R.Vasantha

...Petitioner(s)

Vs

1. The Zonal Manager
Indian Bank, Zonal office,
Ethiraj Salai, Chennai 600 008
2. The Manager, Indian Bank,
Sethiyathope Branch,
Bhuvanagiri (Taluk),
Cuddalore (District)
3. Sathish Kumar
S/o Panneriselvam (Late),
92, Main Road, Tachakkadu (P.O.)
Tachakkadu, Bhuvanagiri (T.K.)
Cuddalore District 608 501

...Respondent(s)

PETITION under Article 226 of The Constitution of India praying
for the issuance of a Writ of Mandamus directing the 2nd respondent to
return the jewels pledged by the petitioner's husband and thereby



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considering the petitioner's representation dated 12.12.2025.

For Petitioner(s): Mr.B.Ramprabu

ORDER

This is a petition filed by the petitioner seeking a direction to the second respondent to consider her representation dated 12.12.2025 to return the jewels pledged by the petitioner.

2. Heard the learned counsel for the petitioner. In view of the limited nature of relief this Court proposes to grant, notice to the respondents is dispensed with and the writ petition itself is taken up for final disposal.

3. The case of the petitioner is as follows:

(i) The petitioner's husband pledged gold jewels weighing a total of 70.100 grams with the second respondent on 20.5.2023 and 21.8.2023 and received a loan of Rs.1,25,000/- and Rs.1,30,000/- respectively. The petitioner's husband passed away on 21.2.2024 without redeeming the



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pledged jewels and this was informed to the second respondent. Due to the pressure exerted by the second respondent for payment of the loan amounts, the petitioner paid the principal amounts together with interest namely Rs.1,36,188/- and Rs.1,38,719/- respectively towards final settlement. Even after receiving the entire payment, the second respondent did not come forward to return the jewels and instead required the petitioner to get a no objection certificate from her three sons.

(ii) Prior to the payment of the amounts, the petitioner informed the second respondent that she had no cordial relationship with her elder son, who is none other than the third respondent. Further, based on the assurance given by the second respondent, the petitioner paid the loan amounts. However, there was no response from the second respondent. The petitioner also sent a representation dated 12.12.2025 to respondents 1 and 2 to return the jewels pledged by her husband. Even thereafter, nothing was forthcoming, which constrained the petitioner to file this writ petition.



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4. Considering the limited nature of prayer sought for and without expressing any opinion on the merits of the case, the writ petition is disposed of with a direction to the second respondent to consider the representation of the petitioner dated 12.12.2025 on merits and pass appropriate orders thereon in accordance with law within a period of six weeks from the date of receipt of a copy of this order.

27-03-2026

Index: Yes/No

Speaking/Non-speaking order

Neutral Citation: Yes/No

To

1. The Zonal Manager
Indian Bank,
Zonal office, Ethiraj Salai,
Chennai 600 008
2. The Manager,
Indian Bank,
Sethiyathope Brnach,
Bhuvanagiri (Taluk
Cuddalore (District)



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M.DHANDAPANI, J.

RLI

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