



W.P(MD)No.18938 of 2026

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 07.07.2026

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P(MD)No.18938 of 2026

Mary

... Petitioner

Vs

1.The Banking Ombudsman,
Reserve Bank of India,
Centralised Receipt and Processing Centre,
Integrated Ombudsman Scheme,
Chennai.

2.The Regional Manager,
Tamil Nadu Grama Bank,
Regional Office,
No.97H/33, Palayamkottai Road,
3rd Mile Pudukudi,
Thoothukudi - 628 008.

3.The Branch Manager,
Tamil Nadu Grama Bank,
Sayalkudi Branch,
No.12/4-1, Aruppukottai Road,
Sayalkudi, Kadaladi Taluk,
Ramanathapuram District - 623 120.

... Respondents



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PRAYER: Writ Petition filed under Article 226 of Constitution of India, to issue a Writ of Mandamus directing the respondents to accept repayment of the petitioner's personal gold loan accounts bearing Loan Nos.10249406979, 10254159579, 10277232613 and 10277234439 receive the entire outstanding dues together with applicable interest and lawful charges, release the petitioner's pledged gold jewels weighing 98.700 grams, by considering the petitioner's representation dated 18.04.2026 within a time stipulated by this Court.

For Petitioner : Mr.M.Pandian

For Respondents : Mr.K.R.Laxman (R1)
Standing Counsel

: Mr.Y.Jegadeesh (R2 & R3)

ORDER

This Writ Petition has been filed seeking the issuance of a Writ of Mandamus directing the respondents to accept repayment of the petitioner's personal gold loan accounts bearing Loan Nos.10249406979, 10254159579, 10277232613 and 10277234439, receive the entire outstanding dues together with the applicable interest and other lawful



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charges, release the petitioner's pledged gold jewels weighing 98.700 grams, by considering the petitioner's representation dated 18.04.2026, within a time frame to be fixed by this Court.

2.By consent of the learned counsel appearing on either side, the Writ Petition is taken up for final disposal at the stage of admission itself.

3.The learned counsel appearing for the petitioner submitted that the petitioner had availed gold loans from the respondent Bank by pledging her gold jewels as security. It is further submitted that the petitioner is ready and willing to repay the entire outstanding loan amount together with the applicable interest and other incidental charges. In this regard, the petitioner submitted a representation dated 18.04.2026 requesting the respondent Bank to receive the entire outstanding amount and release the pledged gold jewels. However, no orders have been passed on the said representation.



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4.The learned counsel for the petitioner further submitted that the petitioner would be satisfied if this Court issues a direction to the respondent Bank to consider the petitioner's representation dated 18.04.2026 and pass appropriate orders thereon within a time frame to be fixed by this Court.

5.The learned counsel appearing for the respondent Bank submitted that, if the petitioner remits the entire outstanding loan amount together with the applicable interest and other charges in terms of the loan agreement, the respondent Bank will consider the petitioner's request and act in accordance with law.

6.In view of the above submission, without expressing any opinion on the merits of the petitioner's claim, there shall be a direction to the respondent Bank to consider the petitioner's representation dated 18.04.2026, in the light of the terms and conditions of the jewel loan agreement, and pass appropriate orders on merits and in accordance with



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law, within a period of six (6) weeks from the date of receipt of a copy of this order.

7. With the above direction, this Writ Petition stands disposed of.

No costs.

07.07.2026

NCC : Yes / No
Index : Yes / No
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To

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M.DHANDAPANI, J.

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