



W.P.No.23534 of 2024

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 19.08.2024

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.No.23534 of 2024

K.M.Chandran

... Petitioner

Vs.

1.The Authorized Person,
State Bank of India,
(Head Office),
No.16, BSNL Buildings,
Aparna Complex, 7th Floor,
College Road, Greames Road,
Chennai – 600 006.

2.The Bank Manager,
State Bank of India,
Kaveripakkam Branch,
Kaveripakkam,
Vellore District – 632 508.

3.S.Gunapriya
4.Sathyamoorthy

... Respondents

Prayer:

Petition filed under Article 226 of the Constitution of India to issue a Writ of Mandamus directing the respondents 1 and 2 to consider the petitioner's representation dated 25.06.2024 and thereby direct the second respondent bank to return the gold jewel namely



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Three Row Chain (Moppu C 1) weighing of 121 grams belongs to the petitioner by receiving the jewel loan amount in Gold Jewel loan Account No.40324812716 from the petitioner which was borrowed by the third respondent.

For Petitioner : Mr.N.Palanisamy
For Respondents : Mr.M.L.Ganesh for R1 and R2

O R D E R

The petitioner has filed this writ petition seeking issuance of Writ of Mandamus directing the respondents 1 and 2 to consider the petitioner's representation dated 25.06.2024 and thereby direct the second respondent bank to return the gold jewel namely Three Row Chain (Moppu C 1) weighing of 121 grams belongs to the petitioner by receiving the jewel loan amount in Gold Jewel loan Account No.40324812716 from the petitioner which was borrowed by the third respondent.

2.The learned counsel appearing for the petitioner submitted that the petitioner's jewel was given to respondents 3 and 4 since they approached the petitioner for money to meet their urgent needs and they pledged the petitioner's jewel in the name of the third respondent

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in the second respondent bank and since they did not repay the loan amount, the second respondent bank issued notice dated 21.05.2024 to the third respondent stating that if the third respondent fail to redeem the jewel within a period of ten days, the same will be auctioned. Even thereafter they failed to redeem the jewel and hence the petitioner made representation dated 25.06.2024 to the second respondent stating that the petitioner is ready to settle the entire loan amount borrowed by the third respondent and asked the second respondent to return the jewel after receiving the entire loan amount, however, there is no response.

3.The learned Standing Counsel appearing for the respondents 1 and 2 submitted that the petitioner's representation will be considered in the manner known to law and appropriate orders will be passed.

4.In view of the above, this Court, without expressing any opinion on the merits of the case, directs the respondents 1 and 2 to consider the petitioner's representation dated 25.06.2024, on merits and in accordance with law and to pass appropriate orders, as expeditiously as possible.



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M.DHANDAPANI,J.
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5.The writ petition is accordingly disposed of. No costs.

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Speaking Order/ Non Speaking Order
Index: Yes/ No
Internet: Yes/ No

To

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