



W.P(MD)No.22993 of 2024

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 26.09.2024

CORAM :

THE HONOURABLE MR.JUSTICE N.SATHISH KUMAR

W.P(MD)No.22993 of 2024

S.Munavar Begum

... Petitioner

Vs.

The Branch Manager,
Indian Bank, Pandanallur Branch,
Thanjavur District.

... Respondent

PRAYER: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the respondent Bank to receive the principal and interest amount pertaining to the petitioner jewel loan Account 652084966, dated 16.11.2023 and return the petitioner's jewels within a time stipulated by this Court.

For Petitioner : Mr.B.Jameel Arasu

For Respondent : Mr.C.Karthik

ORDER

By consent of both parties this Writ Petition is taken up for final disposal at the stage of admission itself.



W.P(MD)No.22993 of 2024

WEB COPY

2. According to the petitioner, she availed jewel loan of Rs.2 Lakhs from the respondent Bank on 03.08.2023 and 16.11.2023 and she is now ready to redeem her jewels by paying principal amount with interest to the respondent Bank. However, the respondent Bank is not receiving the amount from the petitioner. Therefore, she has filed this Writ Petition.

3. Mr. C. Karthik, learned counsel, who takes notice for the respondent Bank, submits that the account of the petitioner has now been frozen on the request made by the Cyber Crime, Uttar Pradesh on 12.10.2023. Therefore, the jewel loan could not be closed. He further submits that despite the respondent Bank made a request to the Cyber Crime, Uttar Pradesh, they had not given any particular.

4. It is not disputed that the petitioner borrowed jewel loan from the respondent Bank in the month of August and November, whereas the communication is received from the Cyber Crime, Uttar Pradesh with regard to certain online transaction later, which is no way connected with the jewel loan availed by the petitioner. In such view of the matter, since the petitioner herself is willing to close the jewel loan by paying principal as well as applicable



W.P(MD)No.22993 of 2024

interest, the respondent is directed to permit the petitioner to pay the principal amount with applicable interest for the jewel loan and on receiving the same, release the jewels of the petitioner.

5. With the above direction, this Writ Petition is allowed. No costs.

26.09.2024

NCC : Yes / No
Index : Yes / No
Internet : Yes / No

Yuva



WEB COPY



W.P(MD)No.22993 of 2024

N.SATHISH KUMAR, J

Yuva

W.P(MD)No.22993 of 2024

26.09.2024