



WEB COPY

WP No. 43713 of 2025



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 17-11-2025

CORAM

THE HONOURABLE MR JUSTICE M.DHANDAPANI

WP No. 43713 of 2025

Bismillah Khairunnissa

Petitioner(s)

Vs

The Branch Manager
State Bank Of India, Guindy Chennai,
No.66 G.S.T. Road, Guindy,
Chennai 600032.

Respondent(s)

PRAYER; This writ petition is filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, directing the respondent to transfer the petitioners deceased sister Mymunissa jewel loan account no. 43515450275 into petitioner name maintained with the respondent bank weighing 580 gms of gold ornaments based on the communication of the respondent bank dated 31.07.2025.

For Petitioner(s): Mr.C.Prabakaran

ORDER

This petition has been filed seeking a direction to the respondent to transfer the petitioners deceased sister Mymunissa jewel loan account no. 43515450275 into petitioner name maintained with the respondent bank weighing 580 gms of gold ornaments based on the communication of the respondent bank dated 31.07.2025.

2. It is the case of the petitioner that the petitioner is the daughter of one



late Bismillahkhan. The petitioner and her sister Mymunissa were residing jointly and they are not married. The sister of the petitioner died on 30.01.2025 leaving behind the petitioner is the sole surviving legal heir. The said Mymunissa was unmarried and childless, had availed jewel loan of Rs.20,00,000/- from the respondent Bank by pledging gold ornaments weighing 580 gms of jewels. After her death, the petitioner approached the bank to have the loan transferred into her name. The Bank responded directing the petitioner to get succession certificate or a suitable court order for the release of the ornaments, but did not mandate such documentation for the loan transfer itself. As the sole legal heir, the petitioner asserts her entitlement to the loan. Hence, the writ petition.

3. The learned counsel for the petitioner submitted that this Court may direct the respondent to consider and pass orders on the petitioners request and release the jewels to the petitioner within the stipulated time as fixed by this Court.

4. Heard the learned counsel for both side and perused the materials available on record. Since no adverse order is passed against the respondent, notice to them is dispensed with.

5. Considering the facts and circumstances of the case and in view of the limited request sought for by the petitioner, this court directs the petitioner to produce the legal heir certificate and death certificate of the petitioner's parents and sister and also obtained a certificate from the Revenue Department that no other legal heir is alive and produce the same before the respondent within a period of four weeks from the date of receipt of a copy of this order. Upon receipt



of the same, the respondent shall accept the amount paid by the petitioner and release the jewels to her if there is no impediment, within a period of two weeks thereafter.

6. With the above directions, the writ petition is disposed of. No costs.

17-11-2025

Rli

Index:Yes/No

Speaking/Non-speaking order

Internet:Yes

Neutral Citation:Yes/No

Note: Issue order copy on 19.11.2025



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To

The Branch Manager
State Bank Of India, Guindy
Chennai, No.66 G.S.T. Road,
Guindy, Chennai 600032.

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M.DHANDAPANI J.
rli

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