



*W.P.(MD)No.25462 of 2024*

**BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT**

**Dated : 27.01.2025**

**CORAM:**

**THE HONOURABLE MRS.JUSTICE L.VICTORIA GOWRI**

**W.P.(MD)No.25462 of 2024**

S.Chinnaramar

... Petitioner

Vs.

1.The Regional Manager,  
Canara Bank,  
Madurai.

2.The Branch Manager,  
Canara Bank,  
Thirumangalam Branch,  
100-3A, Jawahar Nagar,  
Thirumangalam,  
Madurai.

... Respondents

PRAYER : Writ Petition filed under Article 226 of the Constitution of India for issuance of a Writ of Mandamus, directing the respondent no.2 to return the gold jewels, which was pledged by the petitioner's daughter, namely Lakshmi, with the respondent no.2 in her saving account No. 62102200075244 on the basis of the entire repayment made by the petitioner by considering the petitioner's representation dated 27.09.2024.

For Petitioner

: Mr.B.Viswanathan

For Respondents

: Mr.P.Madhan Alexander  
Standing Counsel

**ORDER**

This Writ Petition is filed, directing the 2<sup>nd</sup> respondent to return the gold jewels, which was pledged by the petitioner's daughter, namely



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Lakshmi, with the 2<sup>nd</sup> respondent in her saving account No. 62102200075244, on the basis of the entire repayment made by the petitioner, by considering his representation dated 27.09.2024.

2. Heard the learned counsels on either side and carefully perused the entire materials available on record.

3. The petitioner's daughter has passed away on 25.10.2022. Her husband pre deceased her. The petitioner's daughter Lakshmi was survived by the petitioner, his wife Karupayee and her minor sons, namely, Sivabalakrishnan and Kalirajan. The deceased Lakshmi had availed a gold loan by pledging her jewelry with the second respondent bank in saving bank account no.62102200075244. The petitioner has already paid the necessary dues in the aforesaid gold loan by fully satisfying the jewel loan. Since the application for jewelry loan was made by the petitioner without nominating the legal heirs, the bank Rules mandates the same to be returned to any one of the legal heirs.

4. While so, when the matter was taken up, the learned Standing Counsel appearing for the respondents insisted that no objection from other legal heirs.

5. It is brought to the notice of this Court that the minor children of



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the deceased Lakshmi is under the care and custody of the petitioner and his wife, Mrs.Karupayee. The petitioner's wife has given her representation before the respondents, expressing her no objection, requiring the bank to permit her husband, that is the petitioner, to redeem the jewelry.

6.Recording the same, this Court hereby direct the 2<sup>nd</sup> respondent to return the gold jewels pledged by the petitioner's daughter, namely, Lakshmi forthwith on full satisfaction of the jewelry loan. The petitioner is also directed to appear before the respondents Bank along with his wife and both of them shall give a written undertaking in this regard.

7.Hence, this Writ Petition is disposed of. No costs.

**27.01.2025**

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

To

1.The Regional Manager,  
Canara Bank,  
Madurai.

2.The Branch Manager,  
Canara Bank,  
Thirumangalam Branch,  
100-3A, Jawahar Nagar,  
Thirumangalam,  
Madurai.



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**L.VICTORIA GOWRI, J.**

Mrn

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**27.01.2025**