



W.P.(MD) No.24869 of 2025

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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 12.09.2025

CORAM:

THE HONOURABLE Ms.JUSTICE P.T.ASHA

W.P.(MD) No.24869 of 2025

Divakar

... Petitioner

-VS-

The Authorized Officer,
Branch Manager,
Indian Bank, Thirukkattupalli Branch,
Thanjavur District.

... Respondent

Prayer: Petition filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, to direct the respondent to permit the petitioner to discharge the jewel loan pending in his bank in Loan Account No.7653044025 and receive the jewel based on the petitioner's representation dated 22.07.2025 within the stipulated time.

For Petitioner : Mr.M.Sridharan

For Respondent : Mr.C.Karthik



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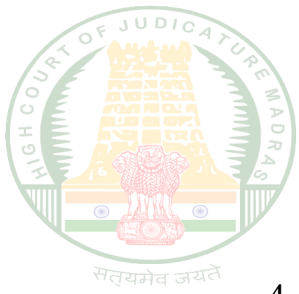
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ORDER

This writ petition has been filed seeking for mandamus directing the respondent to permit the petitioner to discharge the jewel loan pending in his bank in Loan Account No.7653044025 and receive the jewel based on the petitioner's representation dated 22.07.2025.

2. Heard the learned counsel appearing for the petitioner and Mr.C.Karthick, learned counsel, who takes notice on behalf of the respondent. By consent, this writ petition is taken up for final disposal at the admission stage itself.

3. The jewel in question had been pledged by the petitioner's mother, namely, Manimegalai, who maintained a savings bank account with the respondent, for a sum of Rs.30,000/- on 17.11.2023. It is the contention of the petitioner that the jewel belonged to him. In the meanwhile, his mother went missing and has not been traceable. As a result, the petitioner has been unable to retrieve the pledged jewel.



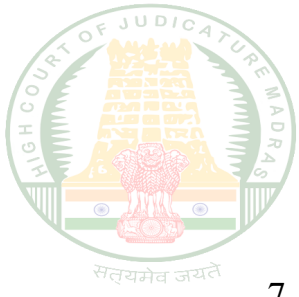
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4. The learned counsel for the petitioner would submit that the petitioner had approached the respondent seeking permission to discharge the jewel loan and to redeem the pledged jewel. However, the respondent has not given any response to the said request. Hence, this writ petition.

5. Admittedly, the jewel in question was pledged by the petitioner's mother, Manimegalai. The question of whether the jewel belongs to the petitioner or his mother is immaterial, inasmuch as the bank is bound to return the pledged article to the person, who had pledged the same. The petitioner submits that unless the amount due under the loan is disbursed, the pledged jewel is likely to be auctioned. Therefore, he seeks permission to discharge the loan amount. The petitioner may be permitted to do so. However, the pledged jewel shall be handed over by the respondent bank only upon the petitioner appearing along with his mother.

6. The learned counsel for the respondent has also stated that he has no objection to the above course of action.



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7. In view of the above, this Writ Petition is partly allowed by permitting the petitioner to discharge the jewel loan. However, the prayer for handing over the pledged jewel to the petitioner is dismissed, as the same can be released only upon the petitioner appearing along with his mother, who had originally pledged the jewel. No costs.

12.09.2025

NCC : Yes/No
Index : Yes/No
Rmk

To
The Authorized Officer,
Branch Manager,
Indian Bank, Thirukkattupalli Branch,
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P.T.ASHA, J.

Rmk

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