



W.P.(MD)No.18040 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 29.06.2026

CORAM

THE HON'BLE MR.JUSTICE M.DHANDAPANI

W.P.(MD)No.18040 of 2026

S.Alagumalai

...Petitioner

Vs

1.The Regional Manager,
State Bank of India (SBI),
RBO.3, BSNL Building,
No.22, Nethaji Street,
Opposite to New Bus Stand,
Karaikudi - 630 001.

2.The Branch Manager,
State Bank of India (SBI),
Kamuthi Branch, Kamuthi Taluk,
Ramanathapuram District.

...Respondents

PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, directing the respondents to accept the payment from the petitioner for the closure of the loan account based upon the petitioner's representation dated 17.06.2026.



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W.P.(MD)No.18040 of 2026

For Petitioner : Mr.S.Ramsundarvijayraj,
M/s.Veera Associates

For Respondents : Mr.Anwar Sameem

ORDER

This writ petition has been filed seeking a direction to the respondents to permit the petitioner to close the loan account by accepting the payment proposed to be made by him, based on his representation dated 17.06.2026, and consequently release the pledged gold jewellery.

2. The learned counsel appearing for the petitioner submitted that the petitioner's daughter, namely, Ponrak, had availed five gold loans from the respondent Bank by pledging 24 sovereigns of gold jewellery. Out of the five loans, two have already been discharged. In respect of the remaining three loan accounts, a sum of Rs.4,50,000/- is stated to be due. Unfortunately, the petitioner's daughter passed away before the loan accounts could be closed.

2.(i). The learned counsel further submitted that the petitioner, being the father of the deceased, made a representation dated 17.06.2026 requesting the respondents to permit him to discharge the outstanding amount and redeem the pledged jewellery. Since no action was taken on the said representation, the present writ petition has been filed.



W.P.(MD)No.18040 of 2026

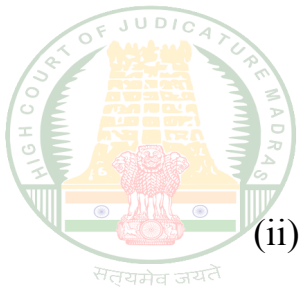
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2.(ii). It is further submitted that the deceased has left behind two children, namely, Sudarshan, aged about 21 years, and Sanjana, aged about 17 years, who is expected to attain majority within a period of three months. The petitioner is prepared to pay the outstanding amount of Rs.4,50,000/- within a period of two weeks from the date of receipt of a copy of this order. It is therefore prayed that appropriate directions may be issued to the respondents to receive the said amount and preserve the pledged jewellery until the minor legal heir attains majority.

5. The learned counsel appearing for the respondents, on instructions, fairly submitted that the respondents have no objection to the above arrangement.

6. In view of the above submissions and taking into consideration the peculiar facts and circumstances of the case, this Court issues the following directions:

(i) The petitioner shall pay the outstanding amount of Rs.4,50,000/- to the respondents within a period of two weeks from the date of receipt of a copy of this order. Upon such payment, the respondents shall not levy any additional interest beyond the amount payable as on the date of this order.



W.P.(MD)No.18040 of 2026

(ii) The respondents shall thereafter keep the pledged gold jewellery in safe custody.

(iii) The respondents shall hand over the pledged gold jewellery to the legal heirs of the deceased, namely, Sudarshan and Sanjana. Since Sanjana is presently a minor, the jewellery shall be released only after she attains the age of majority, upon due verification of the legal heirship and proof of her attaining majority. The respondents shall not insist upon any charges or fees for such release.

7. With the above directions, this writ petition stands disposed of. There shall be no order as to costs.

29.06.2026

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



W.P.(MD)No.18040 of 2026

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W.P.(MD)No.18040 of 2026

M.DHANDAPANI, J.

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W.P.(MD)No.18040 of 2026

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