



W.P(MD)No.18893 of 2026

WEB COPY BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 09.07.2026

CORAM:

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P(MD)No.18893 of 2026

G.Lakshmanan

... Petitioner(s)

vs.

1. The Branch Manager,
Indian Bank,
Savalaperi,
Thoothukudi District.

2. The State of Tamilnadu,
Represented by its Inspector of Police,
District Crime Branch,
Thoothukudi District.

... Respondent(s)

PRAYER : Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus directing the 1st respondent to return the gold ornaments (Murukku Chain) weighing about 48 grams pledged under jewel Loan No.8191037114 to the petitioner by considering the petitioners representation dated 11.06.2026 within a time frame.

For Petitioner	: Mr. M.Perumal
For R1	: Mr.C.Karthik, Standing Counsel
For R2	: Mr.R.Mohamed Riyaz, GA (Crl.Side)



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ORDER

This Writ Petition has been filed seeking the issuance of a Writ of Mandamus directing the 1st respondent to return the gold ornaments (Murukku Chain) weighing about 48 grams pledged under jewel Loan No.8191037114 to the petitioner by considering the petitioner's representation dated 11.06.2026 within a time frame.

2. The learned counsel appearing for the petitioner would submit that the petitioner had availed two gold loans from the respondent Bank by pledging gold jewels. It is submitted that the petitioner has discharged the entire loan liability in respect of all the gold loans. However, despite full repayment, the respondent Bank has failed to return the pledged gold jewels. Hence, the present writ petition has been filed.

3. The learned counsel appearing for the respondent Bank would submit that during verification, it was found that out of two gold loans, one gold loan had been availed by pledging genuine gold jewels, whereas other loan had

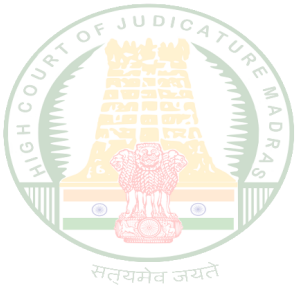


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been obtained by pledging fake gold jewels. Consequently, the respondent Bank lodged a complaint before the jurisdictional police, pursuant to which a criminal case has been registered in Crime No.4 of 2026 for the offences under Sections 316(2), 318(4) and 61(2) of the Bharatiya Nyaya Sanhita, 2023. Investigation is presently pending. It is further submitted that there is no impediment for the Bank to return the original gold jewels pledged by the petitioner. However, insofar as the fake jewels are concerned, they have been seized by the investigating agency during the course of investigation. The respondent Bank has no objection to handing over the original gold jewels to the petitioner. In respect of the seized fake jewels, the petitioner may be granted liberty to approach the jurisdictional criminal court by filing an appropriate application for return of property, if so advised.

4. Considering the submissions made on either side, this Court directs the respondent Bank to return the original gold jewels pledged by the petitioner, in respect of which the loan amounts have been fully discharged, within the time stipulated by this Court. Insofar as the fake jewels seized by the investigating agency are concerned, liberty is granted to the petitioner to work out



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his remedy before the competent criminal court or the investigating agency in the manner known to law.

5. It is made clear that this order shall apply only to those borrowers who have fully discharged the entire gold loan liability in respect of the concerned loan accounts. Accordingly, the writ petition stands disposed of. No costs.

09.07.2026

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



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M.DHANDAPANI,J.

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**ORDER MADE IN
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