

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT:

THE HONOURABLE MR. JUSTICE A.MUHAMED MUSTAQUE

THURSDAY, THE 19TH DAY OF NOVEMBER 2015/28TH KARTHIKA, 1937

WP(C).No. 11428 of 2015 (C)

PETITIONER(S):

**LAYAMOL XAVIER,
D/O. XAVIER, PANAKUNNEL, CHAIPANKUZHI P.O.,
THRISSUR.**

BY ADV. SRI.O.D.SIVADAS

RESPONDENT(S):

**THE MANAGER, STATE BANK OF INDIA
KUTTICHIRA BRANCH, THRISSUR-680724.**

BY SRI.R.S.KALKURA, SC

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 19-11-2015, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:**

PJ

APPENDIX

PETITIONER(S)' EXHIBITS

- P1: COPY OF THE ADMISSION LETTER ISSUED BY VISWA SAI COLLEGE OF NURSING, BANGALORE TOGETHER WITH CERTIFICATE OF FEES.**
- P2: COPY OF THE PROCEEDINGS DATED 28.4.2001 ISSUED BY RESERVE BANK OF INDIA.**
- P3: COPY OF THE MODEL EDUCATIONAL LOAN SCHEME FRAMED BY THE INDIAN BANKS' ASSOCIATION.**

RESPONDENT(S)' EXHIBITS

- R1(A): COPY OF THE EDUCATION LOAN SCHEME ISSUED BY THE RESERVE BANK OF INDIA DATED 2/5/2001 BEARING NO.RPCD.PLNFS.VC.NO.83/06.12.05/2000-01.**
- R1(B): COPY OF THE COMMUNICATION DATED 31/5/12 ISSUED TO THE CHIEF EXECUTIVES OF ALL MEMBER BANKS BY THE INDIAN BANKS ASSOCIATION**
- R1(C): COPY OF THE IBA MODEL EDUCATION LOAN SCHEME DATED SEPTEMBER 2012**
- R1(D): COPY OF THE REVISED GUIDANCE NOTES DATED 31/5/12 ISSUED BY HE INDIAN BANKS ASSOCIATION**
- R1(E): COPY OF THE CIRCULAR BEARING NO.CIR/RBBU/25/2012-13 DATED 31/7/12 ISSUED BY THE HEAD OFFICE OF THE RESPONDENT BANK**
- R1(F): COPY OF THE CENTRAL SCHEME TO PROVIDE INTEREST SUBSIDY ISSUED BY THE GOVERNMENT OF INDIA, MINISTRY OF HUMAN RESOURCES DEVELOPMENT DEPARTMENT OF HIGHER EDUCATION**
- R1(G): COPY OF ORDER NO.8-8/2009-EE.3 OF THE GOVERNMENT OF INDIA, MINISTRY OF HUMAN RESOURCES DEVELOPMENT, DEPARTMENT OF SCHOOL EDUCATION AND LITERACY EE-3 SECTION DATED 14/9/09**
- R1(H): COPY OF THE ORDER NO.F.11-3/2006-U.5 OF THE GOVERNMENT OF INDIA MINISTRY OF HUMAN RESOURCES DEVELOPMENT DEPARTMENT OF HIGHER EDUCATION DATED 8/9/09 TO M.V.NAIR, CHAIRMAN, INDIAN BANKS ASSOCIATION**

/ TRUE COPY /

P.S. TO JUDGE

PJ

A.MUHAMED MUSTAQUE, J.

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W.P.(C).No. 11428 of 2015

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Dated this the 19th day of November, 2015

J U D G M E N T

The petitioner was denied educational loan by the respondent bank stating that the petitioner was admitted to self financing college under the management quota. The petitioner challenges above action of the respondent bank.

It is to be noted that issue is covered against the petitioner in the light of the judgment of the Division Bench of this Court Arya v. Reserve Bank of India [2015 (4) KLT 478].

In the light of above judgment, i do not find any merit in this writ petition. Accordingly the writ petition is dismissed.

sd/-

sab

A.MUHAMED MUSTAQUE, JUDGE