

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATE: 03.07.2015

CORAM

THE HONOURABLE MR.JUSTICE M.SATHYANARAYANAN

W.P.No.12160 of 2015

S.Gomathi

... Petitioner

Versus

The Branch Manager
State Bank of India Nangavalli Branch
Nangavalli Mettur Taluk Salem District

.. Respondent

Prayer: This Writ Petition is filed under Article 226 of the Constitution of India, seeking for a writ of mandamus, directing the respondent herein to provide the petitioner the Loan application form for Educational loan to pursue B.E.(EEE) course and on submission of the said loan application to process the same and grant educational loan within a stipulated time as fixed by this Honourable Court.

For Petitioner : Mr.M.R.Thangavel

For Respondents : Mr.Sethuraman

Standing counsel for SBI

O R D E R

By consent, the writ petition is taken up for final disposal.

2. The petitioner would state that she is hailing from a poor family consisting of two sisters and two brothers and her father is chronically ill and lost his earning on account of the said illness and her mother is the only earning member of the family and the income is not sufficient to meet out the day-to-day expenses. The petitioner would further state that with great difficulty, she completed her school education during March 2014 and thereafter, got admission in V.S.A. College of Engineering, Salem District and she is the 1st person in her family to join in a college and she opted for Electrical and Electronics Engineering (EEE).

3. It is further submitted by the petitioner that after joining the course, obtained course expenditure certificate from the college administration and approached the respondent bank seeking for educational loan and as per their instructions, she also opened a savings account in their bank bearing S.B.No.34222737392 on 22.09.2014. The petitioner approached the respondent bank on 23.09.2014, requesting them to furnish her loan application form, so

as to enable her to fill up the same and submit with necessary enclosures for processing. However, the respondent for the best reasons known to them have avoided the issuance of the loan application and in this regard, she submitted a representation dated 16.03.2015 to the District Collector, Salem, bringing out to his knowledge, the attitude of the bank and it was also forwarded to the Lead Bank in respect of educational loan viz., the Indian Bank, Zonal Office, Divya Towers, Fort Main Road, Salem - 636 001.

4. The Lead Bank District Manager, in turn sent a communication to the respondent bank to address the grievance of the petitioner and at last the respondent bank has sent a communication dated 15.04.2015, advising her to submit the application form with necessary documents for educational loan at the earliest and the loan application will be considered.

5. Learned counsel appearing for the petitioner submitted that in spite of repeated efforts put forth by the petitioner for getting the application for sanction of educational loan, she has not been favoured with any kind of response and therefore, the submission of the application for education loan, as required by the bank does not arise at all and prays for appropriate orders.

6. Per contra, Mr.S.Sethuraman, learned standing counsel for the respondent bank would fairly submit that if the petitioner approaches the respondent bank, necessary instructions will be given, to give her the application form and after filling it up and enclosing necessary documents, it will be processed and the result will be made known to the petitioner at the earliest.

7. In the light of the facts and circumstances, this Court permits the petitioner to approach the respondent bank within a period of one week from the date of receipt of a copy of this order and the respondent bank shall furnish the petitioner with an application for educational loan along with necessary particulars and the petitioner shall fill up the form by enclosing necessary documents and submit to the bank immediately and on receipt of the same, the respondent bank is directed to consider and dispose of the application for educational loan, if papers are in order and dispose of the same, in accordance with law, within a period of six weeks, thereafter and communicate the decision taken to the petitioner. No costs.

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s/d-

Assistant Registrar(CS-III)

True Copy

Sub-Assistant Registrar

To

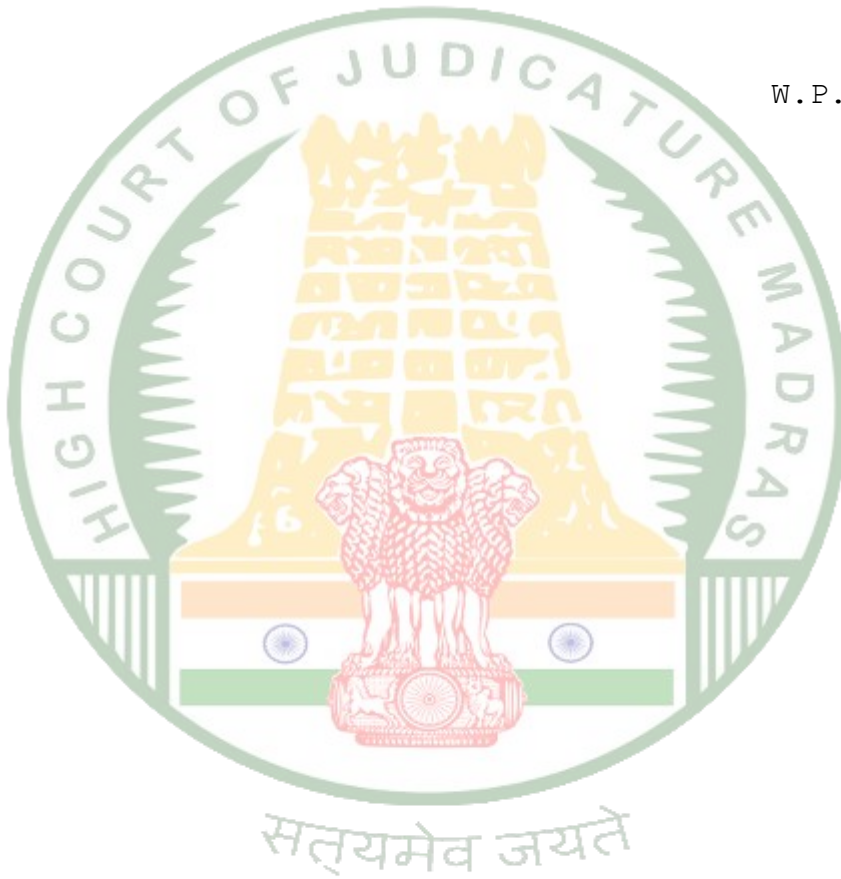
The Branch Manager
State Bank of India Nangavalli Branch
Nangavalli Mettur Taluk Salem District

+ 1 cc to Mr.M.R.Thangavel, Advocate SR 33227

+ 1 cc to Mr.S.Sethuraman, Advocate SR 33264

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