



BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED 22.08.2016

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THE HONOURABLE MR.JUSTICE M.VENUGOPAL

W.P (MD) No.15526 of 2016

P.Selvarasu

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... Petitioner

Vs.

The Branch Manager,
State Bank of India,
Kannankkanpatti Branch,
Palani Taluk,
Dindigul District.

... Respondent

Prayer: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the Respondent to sanction and disburse the petitioner's daughter namely S.Sathya, educational loan amount of Rs.3,61,650/- based on the Bonafide Certificate, dated 17.09.2014 issued by the Christian College of Nursing, Santhipuram, Ambligai, Dindigul District, based on the Petitioner's representation, dated 25.07.2016, within the period stipulated by this Court.

For Petitioner : Mr.M.Vijay

For Respondents : Mr.Ananth C.Rajesh

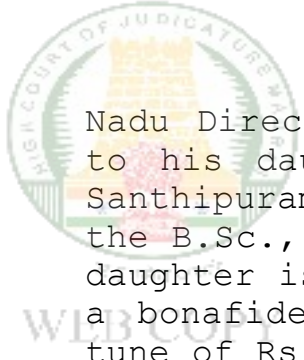
ORDER

Heard both sides.

2.By consent, the main Writ Petition itself is taken up for final disposal.

3. No counter is filed on behalf of the Respondents.

4. According to the Petitioner, his daughter S.Sathya, had completed 12th Standard, by securing 988 Marks out of 1200 Marks and is pursuing her studies in the counseling conducted by the Tamil Nadu Directorate of Medical Education 2014, on 22.08.2014. As a matter of fact, the provisional allotment order was given by the Tamil



Nadu Directorate of Medical Education 2014, on 22.08.2014 itself, to his daughter and allotted the Christian College of Nursing, Santhipuram, Ambligai, Dindigul District. His daughter joined in the B.Sc., Nursing course, for the Academic Year 2014 - 2015. His daughter is the First Graduate in his family. She was issued with a bonafide certificate for the fees structure, which is to the tune of Rs.3,61,650/-, for the whole four years course.

5. The stand of the Petitioner is that he is a daily wage worker and has a meager income, which is not sufficient to run his family. He approached the District Collector, Dindigul District, on 25.07.2016 and submitted a grievance Petition on Monday, which was forwarded to the Lead Bank in the Dindigul District. After receiving his representation, the Lead Bank Office, Dindigul, sent a communication to him on 30.07.2016, stating that his request was sent to the Respondent / Bank and the Respondent / Bank directed him to approach the Bank with necessary documents. He approached the Respondent / Bank, but it has not yielded any positive result till date. Hence, he has filed the present Writ Petition before this Court.

6. Considering the fact that the Petitioner's daughter is a First Graduate in the Petitioner's family and also the Petitioner's representation, dated 25.07.2016, is pending before the Respondent / State Bank of India, Kannankkanpatti Branch, Palani Taluk, Dindigul District, at this stage, this Court, without expressing any opinion on the contents and merits of the representation of the Petitioner, dated 25.07.2016, simpliciter, directs the Respondent / Bank, to look into the representation of the Petitioner, within a period of one week from the date of receipt of a copy of this order. Thereafter, the Respondent / Bank is to pass necessary orders on the representation of the Petitioner, dated 25.07.2016, on merits, within a period of two weeks from the date of receipt of a copy of this order. In case, if the Bank is ready and willing to sanction the loan of Rs.3,61,650/- to and in favour of the Petitioner's daughter Sathiya, (Admittedly, the amount claimed by the Petitioner is less than Rs.4,00,000/-) then, the Bank may issue necessary Loan Application to the Petitioner and to proceed further in the manner known to Law and in accordance with Law. At this stage, it is needless for this Court to make a significant mention that it is open to the Respondent / Bank, to adhere to the Rules and Regulations of the Central Government and RBI Guidelines (especially governing the Educational Loan). Moreover, since the Petitioner is seeking a loan of only Rs.3,61,650/-, which is less than Rs.4,00,000/- then, the same may kindly be caused to be sanctioned to the Petitioner's daughter, without insisting upon any personal guarantee or security, as per the Educational Loan Guidelines issued by the Indian Banks Association, in this regard.



7. With the aforesaid observation(s) and direction(s), the Writ Petition stands disposed of. However, there shall be no order as to costs.

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/True copy/

Sd/-

Assistant Registrar (CS II)

Sub Assistant Registrar

To

The Branch Manager,
State Bank of India,
Kannankkanpatti Branch,
Palani Taluk,
Dindigul District.

+1cc to Mr. Ananth C. Rajesh, Advocate SR.No.46379

+1cc to Mr. M. Vijay, Advocate SR.NO.46382

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sm:CK:01/09/2016:3P/4C

W.P (MD) No.15526 of 2016
22.08.2016