



BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 13.06.2016

CORAM:

WEB COPY

THE HONOURABLE MR.JUSTICE M.VENUGOPALW.P.(MD)No.9890 of 2016

S.Amutha

... Petitioner

Vs.

The Manager,
Bank of Baroda,
Ponmeni Branch,
S.S.Colony,
Madurai-16.

... Respondent

PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus directing the respondent to grant educational loan to the petitioner's son namely S.Gowtham studying first year MBBS at Sri Lakshmi Narayana Institute of Medical Sciences, Puduchery 605 502 as per loan application submitted by the petitioner dated 14.03.2016 to the tune of Rs.45,00,000/- on pledging the house property belonging to the petitioner situate at S.S.Colony, Madurai City.

For Petitioner
For Respondent

: Mr.K.K.Kannan
: Mr.Pala Ramasamy

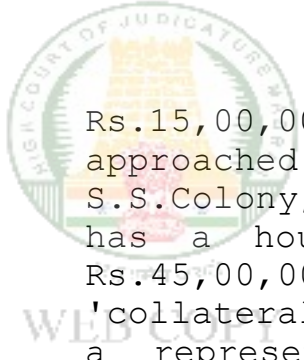
O R D E R

Heard both sides.

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

3. According to the petitioner, her husband expired on 11.02.2009 leaving behind her and two children with no support whatsoever. It appears that the petitioner's son is studying in first year M.B.B.S. Course at Sri Lakshmi Narayana Institute of Medical Sciences, Puduchery and her daughter is studying in school. The petitioner's son's expenses including all fees for the medical course would be Rs.50 lakhs. The Medical College had given estimation for the course at Rs.45 lakhs (excluding accommodation etc.,).

<https://hcservices.ecourts.gov.in/hcservices/> The petitioner's son is studying second term of first year M.B.B.S. course which ended in August 2015. The next term fees for the second year (August 2016 - February 2018) is



Rs.15,00,000/-. Since she could not mobilise the fund, she approached the respondent/Manager, Bank of Baroda, Ponmeni Branch, S.S.Colony, Madurai - 16, and applied for educational loan. She has a house property in S.S.Colony, Madurai City valued at Rs.45,00,000/- and she is willing to give the property as 'collateral security' in respect of the educational loan. She made a representation on 14.03.2016, but till date, it is not considered by the respondent/Bank.

5. In view of the fact that the petitioner's representation dated 14.03.2016 is pending as on date without any progress, at this stage, this Court, simpliciter, directs the respondent Bank to take up the representation of the petitioner, dated 14.03.2016, within a period of one week from the date of receipt of a copy of this order. Thereafter, the respondent/Bank shall consider the representation of the petitioner, dated 14.03.2016 and to dispose of the same on merits and in accordance with the Rules, in an unbiased and dispassionate manner (by providing necessary opportunity to the petitioner and others concerned) and also by passing a reasoned speaking order within a period of two weeks. If the respondent/Bank is in requirement of any relevant documents/records from the petitioner, then the petitioner shall submit the same before the respondent (on receipt of intimation in this regard from the respondent/Bank).

6. The petitioner is required to render her assistance and co-operation to the respondent/Bank and that the respondent/Bank shall dispose of the representation of the petitioner within the time fixed by this Court, as stated supra.

7. With the aforesaid direction, the Writ Petition stands disposed of. No costs.

Sd/-

Assistant Registrar(AS)

/True Copy/

Sub-Assistant Registrar

To

The Manager, Bank of Baroda,
Ponmeni Branch, S.S.Colony, Madurai-16.
+One cc to Mr.K.K.Kannan, Advocate, SR.No.29920
akv
RL/3C/2P/ARK/PV/28/6/2016