



BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 12.07.2017

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WEB COPY

THE HON'BLE MR.JUSTICE K.KALYANASUNDARAM

W.P.(MD)No.11805 of 2017

K.Solaiyappan

: Petitioner

-vs-

The Branch Manager,
Indian Bank,
Avudaiyarkovil Branch,
Pudukottai District.

: Respondent

Prayer: Petition filed under Article 226 of the Constitution of India for the issuance of a Writ of Mandamus, directing the respondent to consider the petitioner's representation, dated 15.03.2017 to sanction education loan to the petitioner's son Sekar, as per the expenditure certificate issued by the Tagore Medical College and Hospital, Rathinamangalam, Chennai, dated 20.10.2016.

For Petitioner

: Mr.T.Lenin Kumar

For Respondent

: Mr.Pala Ramasamy

O R D E R

The prayer sought for in this writ petition is to direct the respondent to consider the petitioner's representation, dated 15.03.2017 to sanction education loan to the petitioner's son Sekar, as per the expenditure certificate issued by the Tagore Medical College and Hospital, Rathinamangalam, Chennai, dated 20.10.2016.

2.Heard Mr.T.Lenin Kumar, learned counsel for the petitioner and Mr.Pala Ramasamy, learned counsel for the respondent and perused the materials available on record.

3.The case of the petitioner is that he is farmer by profession and he is having two sons namely Sekar and Sridhar and his son Sekar had secured 1160 marks, out of 1200 marks in the +2 examination held on 26.06.2016, in the counselling, he obtained a seat in Thangore Medical College & Hospital, Rathinamangalam, Chennai



4.The petitioner would state that his annual income is Rs.48,000/-, but he should pay a sum of Rs.8,95,000/- towards fees and other expenses for the education of his son. Therefore, he approached the respondent bank seeking educational loan by submitting an application, dated 15.03.2017. Since, it was not processed, the present writ petition has been filed.

5.Mr.Pala Ramasamy, learned counsel for the respondent would submit that if any one seeks loan more than Rs,4,00,000/-, they have to furnish immovable property security as per norms. If the petitioner is ready to comply with the above condition, the respondent would take appropriate action on the application submitted by the petitioner.

6.In reply, learned counsel for the petitioner would submit that the petitioner is ready to furnish the immovable property security at the time of sanctioning the educational loan by the respondent bank and it would suffice, if a direction is issued to the respondent to consider the application submitted by the petitioner.

7.Considering the limited prayer sought for in this writ petition and also considering the submissions made on either side, without going into the merits of the case, this writ petition is disposed of with a direction to the respondent to consider the representation of the petitioner, dated 15.03.2017 and pass appropriate orders purely on merits and in accordance with law, within a period of four weeks from the date of receipt of the order copy. No costs.

Sd/-

Assistant Registrar(RTI)

/True Copy/

Sub-Assistant Registrar

To

The Branch Manager,
Indian Bank,
Avudaiyarkovil Branch,
Pudukottai District.

+One cc to Mr.T.Lenin Kumar, Advocate, SR.No.65158
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RL/3C/2P/SKN/RSK/SAR2/27/7/2017

W.P. (MD) No.11805 of 2017