

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 02.03.2020

CORAM

THE HONOURABLE MR. JUSTICE K.RAVICHANDRABAABU

W.P.No.2326 of 2020

G.Vinoth Kumar

... Petitioner

vs

1. The Regional Director,
The Reserve Bank of India,
South Zone Office,
No.16, Rajaji Salai,
Chennai - 600 001.
2. The Managing Director and Chief
Executive Officer,
Indian Bank, Avvai Shanmuga Salai,
Royapettah,
Chennai - 600 014.
3. The Zonal Manager,
Thiruvannamalai Zone,
Indian Bank, Zonal Office,
S.T.R., B.S.N.L. Building,
Vellore Main Road,
Thiruvannamalai - 606 601.
4. The Branch Manager,
Indian Bank, Mothakkal,
Mothakkal Village,
Thandarampattu Taluk,
Thiruvannamalai District
Pin Code - 606 708

... Respondents

Writ Petitions filed under Article 226 of the Constitution of India praying to issue Writ of Mandamus to direct the 4th respondent or any other respondents to consider the petitioner's representation given on 10.12.2019 for sanctioning the Education Loan in Application ID.605952 dated 03.09.2019.

For Petitioners : Mr.M.Sounderrajan

For Respondents : Mr.Chevanan Mohan

for R1

Mrs.S.R.Sumathy for R2 to R4

O R D E R

The petitioner seeks for a Mandamus directing the 4th respondent to consider the petitioner's application submitted for sanction of educational loan.

2. Heard both sides.

3. It is stated that the petitioner, after completing 12th standard, joined Diploma in Horticulture Course at Pondichery Institute of Agricultural Science (PIAS). The petitioner approached the 4th respondent and filed an application dated 03.09.2019 for disbursing educational loan of Rs.99,000/-. The main objection raised by the Bank is that the petitioner has not produced the relevant materials as to whether the Institution in which he joined is affiliated/approved by the competent authority. On the other hand, it is submitted by the learned counsel for the petitioner that as early as on 06.01.2020, the petitioner sent a communication to the Bank informing that the College in which he is studying is affiliated to Annamalai University. Learned counsel also produced a Certificate dated 26.04.2017 issued by the Director, Academic Affair, Annamalai University, certifying that the Annamalai University has established Memorandum of Understanding with Pondicherry Institute of Agricultural Science (PIAS) on 26.04.2017 and authorised PIAS to conduct Diploma Courses in Agriculture and Horticulture and other related Courses.

4. Though it is stated by the learned counsel for the petitioner that a letter was sent by the petitioner on 06.01.2020 informing the Bank about the above position, it is better for the petitioner to place the said Certificate before the 4th respondent Bank so as to enable them to consider the request for grant of educational loan without loss of any further time.

5. Learned counsel for the 4th respondent Bank also fairly submitted that if the certificate is produced, the request of the petitioner will be considered.

6. Considering the above stated facts and circumstances, this Writ Petition is disposed of by directing the petitioner to approach the 4th respondent Bank and produce the relevant certificate stating that the Institute in which the petitioner is studying has been authorised by the Annamalai University to conduct Diploma Courses and on receipt of such communication,

the respondent Bank shall consider the request of the petitioner for grant of educational loan and pass appropriate orders, without loss of any further time, in any event, within a period of two weeks from the date of receipt of such communication. No costs.

Sd/-
Assistant Registrar(CS)

//True Copy//

Sub Assistant Registrar

vsi
To

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+1cc to Mr.M.Sounderrajan , Advocate SR.No.18121
+1cc to M/s.S.R.Sumathy , Advocate SR.No. 18204

W.P.No.2326 of 2020

A.SK(03/03/2020)