

14.09.2021.
Court No.13
Item No.133
pk

W.P.A. No. 13052 of 2021

**Smt. Chandana Laru
Versus
Union of India & Ors.**

(Through Video Conference)

Mr. Achyut Basu,
Ms. Poonam Basu,
Ms. Sonam Basu.

...for the petitioner.

Mr. Rajdeep Biswas,
Ms. Mary Datta

..for the UOI.

Mr. Debashis Saha,
Ms. Namrata Chatterjee,
Mr. S. Dian

... for the respondent nos. 5 to 8.

The writ petitioner is aggrieved by an order dated 07.11.2020 issued by the State Bank of India returning her educational loan proposal.

It is submitted that the petitioner is clearly covered under the scheme dated 27th September, 2012 issued by the Reserve Bank of India and the Central Government to provide educational loans to poor people from the poor financial background.

Counsel for the State Bank of India relies upon the said circular particularly the clause II which specifies the objectives of the scheme. It is clearly evident therefrom that the said educational loan scheme is meant for providing financial support from the banking system to the meritorious student for pursuing higher education in India or abroad. Insofar

as the eligibility criteria is concerned, it has been specified in Clause IV that the meritorious student should be considered for loans even if the student chooses to pursue a course under the management quota.

The petitioner has scored 49% marks i.e. below 50 percentile and hence was not eligible under the aforesaid scheme.

This Court does not find any infirmity in the order passed by the bank given the object and purpose of the scheme.

With the aforesaid observations, the writ petition must fail and is dismissed.

There will be no order as to costs.

Photostat certified copy of this order, if applied for, be given to the parties upon compliance of all formalities.

(Rajasekhar Mantha, J.)