



WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 10-11-2021

CORAM

THE HONOURABLE MR. JUSTICE S.M.SUBRAMANIAM

WP No.20604 of 2011

K.Neethipathi

..Petitioner

vs.

1.The Regional Manager,  
Indian Bank,  
Trichy.

2.The Branch Manager,  
Indian Bank,  
Udayarpalayam Post and Taluk,  
Ariyalur District.

3.The District Manager,  
Thadco,  
Ariyalur District.

..Respondents

Writ Petition is filed under Article 226 of the Constitution of India, praying for the issuance of a Writ of Mandamus, directing the respondents-Bank to consider the petitioner's representations dated 15.03.2011 and 21.03.2011 and thereby sanction the individual loan as recommended by the Thadco and to pay the same to the petitioner immediately.

For Petitioner :Mr.N.Nanmaran

For Respondents:No Appearance

O R D E R

The relief sought for in the present writ petition is to direct the respondent-Bank to consider the representations submitted by the petitioner on 15.03.2011 and 21.03.2011 and thereby sanction the individual loan as recommended by the Thadco and to pay the same to the petitioner immediately.

2. The sanctioning and disbursing the loan is to be made strictly in accordance with the Rules and Regulations of the



respondent-Bank. Merely by submitting a representation by the petitioner before the respondent-Bank for grant of loan, no writ can be entertained under Article 226 of the Constitution of India. Mere submission of representation would not confer any right on the petitioner to seek the prayer before the respondent-Bank to sanction the loan.

3. Sanctioning of the loan is the policy of the respondent-Bank, which is to be done by following the Rules and Regulations as well as the procedures as contemplated. Thus, the relief, as such, sought for in the present writ petition is misconceived and such a relief cannot be considered by this Court and it is for the petitioner to approach the respondent-Bank for the purpose of grant of loan, if he is otherwise eligible.

4. Accordingly, the writ petition stands dismissed. However, there shall be no order as to costs.

s/d-  
Assistant Registrar

//True Copy//

Sub-Assistant Registrar

Svn

To

1.The Regional Manager,  
Indian Bank,  
Trichy.

2.The Branch Manager,  
Indian Bank,  
Udayarpalayam Post and Taluk,  
Ariyalur District.

3.The District Manager,  
Thadco,  
Ariyalur District.

W.P.20604 of 2011

BP(CO)  
SP(03/12/2021)