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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 22.12.2021

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THE HONOURABLE MR.JUSTICE S.M.SUBRAMANIAM

W.P.NO.8259 OF 2015

AND

M.P.NOS.1 & 2 OF 2015

A.C.Raja

... Petitioner

.Vs.

1. The District Collector,
Office of Collectorate,
Coimbatore - 641 018.
2. The District Manager,
Tamil Nadu Adi-Dravida Housing
Development Corporation,
Coimbatore.
3. The Senior Manager,
Central Bank of India,
R.S.Puram Branch,
Coimbatore District.

... Respondents

PRAYER:-

Writ Petition filed Under Article 226 of the Constitution of India, to issue a Writ of Certiorarified Mandamus, calling for the entire records connected with the proceedings of the 3rd respondent order SM/14-15/113 dated 04.12.2014 and quash the same, consequently direct the 3rd respondent to enhance the loan amount from Rs.1,50,000/- to Rs.5,85,000/- to the petitioner.

For Petitioner : Mr.P.Saravanan

For Respondents : M/s.N.Senthilselvi
Government Advocate
[For R1]

Mr.T.M.Hariharan
[For R3]

R2 - Not Ready in Notice



O R D E R

The order dated 04.12.2014 passed by the Senior Manager of Central Bank of India is under challenge in the present writ petition.

2. The learned counsel for the petitioner mainly contended that the Tamil Nadu Adi-Dravidar Housing and Development Corporation (TAHDCO) authorities conducted an inspection with reference to the Project Report submitted by the writ petitioner and thereafter, interviewed the petitioner and recommended the loan amount of Rs.5,85,000/-. However, the Central Bank of India restricted the loan amount to Rs.1,50,000/-. Thus, the petitioner is constrained to move the present writ petition.

3. The learned counsel for the writ petitioner reiterated that when the Project cost is assessed by the TAHDCO authorities, there is no reason whatsoever for the Central Bank of India to reduce the loan amount as it is Government loan, which is to be considered based on the terms and conditions of the scheme itself.

4. The learned Government Advocate appearing on behalf of the respondents made a submission that an amount of Rs.1,50,000/- has been paid initially and with reference to the project, it is advised to contact the Branch for further considerations. The learned Government advocate reiterated that the petitioner has to approach the Bank for consideration of further loan amount based on the project developments and with reference to the terms and conditions of the scheme.

5. The learned counsel for the Central Bank of India has stated that as per the terms and conditions, they have considered the case of the writ petitioner and sanctioned a sum of Rs.1,50,000/-.

6. This being the factum, the petitioner is at liberty to approach the Bank along with all necessary documents and as per the submission made by the learned Government Advocate, the TAHDCO authorities has to co-ordinate for finalising the issues for enhancement of loan amount or otherwise.



7. With these observations, the writ petition stands dismissed. No costs. Consequently, connected miscellaneous petitions are closed.

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Sd/-
Assistant Registrar(CS IX)

//True Copy//

Sub Assistant Registrar

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To

1. The District Collector,
Office of Collectorate,
Coimbatore - 641 018.
2. The District Manager,
Tamil Nadu Adi-Dravida Housing
Development Corporation,
Coimbatore.
3. The Senior Manager,
Central Bank of India,
R.S.Puram Branch,
Coimbatore District.

+lcc to the Government Pleader, S.R.No.69821

+lcc to Mr.P.Saravanan, Advocate, S.R.No.69433 (20/01/2022)

W.P.NO.8259 OF 2015

RLD(CO)
PBS/06/01/2022