



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 02.07.2021

CORAM

THE HONOURABLE MR.JUSTICE R.MAHADEVAN

W.P.NO.13676 OF 2021

R.Ganesh

...Petitioner

Versus

1. The Chief manager,
Customer Service Department,
Central Office, Indian Overseas Bank,
No.763, Mount Road,
Anna Salai, Chennai - 600 002.
2. The Regional Manager,
Indian Overseas Bank, No.763, Mount Road,
Anna Salai, Chennai - 600 002.
3. The Branch Manager,
Indian Overseas Bank, Koyambedu Branch,
Chennai - 600 107.

...Respondents

Writ Petition filed under Article 226 of the Constitution of India praying for issuance of a writ of mandamus directing the respondents 1 to 3, particularly the third respondent to consider the petitioner's online representation dated 31.10.2020 through Vidya Lakshmi Portal sent for sanctioning of petitioner's son's (G.Eswar Kumar) educational loan for studying of B.E (Information Security and Data Forensics) at Dr.M.G.R.Educational and Research Institute, Maduravoyal, Chennai - 600 095.

For Petitioner : Mr.R.Thanjan

O R D E R

The present writ petition has been filed by the petitioner seeking a mandamus directing the third respondent to consider his online application dated 31.10.2020 through Vidya Lakshmi Portal for sanctioning the educational loan to his son by name G.Eswar Kumar for pursuing the B.Tech (Information Security and Data Forensics).



2. According to the petitioner, his eldest son by name G.Eswar Kumar is studying Ist year course of B.Tech (Information Security and Data Forensics) in Dr.M.G.R.Educational and Research Institute, Maduravoyal, Chennai - 600 095. Due to poor financial status, the petitioner is unable to pay the second semester fee and hence, he approached the third respondent for educational loan to his son and made online application through Vidya Lakshmi Portal on 31.10.2020 vide Loan Application ID No.877538. Finding no response on the same, the petitioner made a complaint to CPGRAMS vide letter reference DEABD/E/2021/05362. Thereafter, the third respondent sent a reply on 15.02.2021 to the first respondent stating that the petitioner's son did not score 60% marks in Mathematics and hence, the said loan application was not processed. Pursuant to the same, the petitioner submitted his explanation to the third respondent, a copy of which was forwarded to the first respondent, to the effect that his son scored overall 60% marks in 12th standard and scored 99% out of 100 in the particular subject of mathematics in the model exam of the 1st semester. On receipt of the same, the first respondent directed the third respondent to consider the petitioner's application for educational loan. However, till date, no order was passed on the said application by the third respondent, which compelled the petitioner to file this writ petition.

3. Heard the learned counsel for the petitioner and perused the materials placed before this Court.

4. Considering the limited relief sought herein, this Court without going into the merits of the case, directs the third respondent to consider the online application dated 31.10.2020 made by the petitioner seeking educational loan for his son, in the light of the documents produced by him and pass appropriate orders, on merits and in accordance with law and also in the light of the communication sent by the first respondent vide e-mail dated 24.04.2021, after affording an opportunity of personal hearing to the petitioner, within a period of four weeks from the date of receipt of a copy of this order.

5. This Writ Petition is disposed of with the above direction. No costs.

Sd/-

Assistant Registrar(CS VI)

//True Copy//

Sub Assistant Registrar

mrr



To

1. The Chief manager,
Customer Service Department,
Central Office, Indian Overseas Bank,
No.763, Mount Road, Anna Salai, Chennai - 600 002.

2. The Regional Manager, Indian Overseas Bank,
No.763, Mount Road,
Anna Salai, Chennai - 600 002.

3. The Branch Manager, Indian Overseas Bank,
Koyambedu Branch, Chennai - 600 107.

+1cc to Mr.R.Thanjan, Advocate, S.R.No. 30865

W.P.No.13676 of 2021

RLD(CO)
CS/09/08/2021