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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 18.08.2021

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THE HONOURABLE MR.JUSTICE R.MAHADEVAN

W.P.NO.17280 OF 2021

K.Ruth Evangeline

... Petitioner

Vs

1. The Chief Executive Officer,
IDBI Towers WTC Complex,
Cuffee Parade,
Colaba, Mumbai - 400 005.
2. The Managing Director,
IDBI Tower, WTC Complex,
Cuffee Parade, Colaba,
Mumbai - 400 005.
3. The Zonal Manager,
IDBI, 92, Main Bazaar Road,
Near Jain Temple, Upper Bazaar,
Ooty - 643 001.
4. The Branch Manager,
I.D.B.I, 92, Main Bazaar Road,
Near Jain Temple,
Upper Bazaar, Ooty-643 001.

... Respondents

Petition filed under Article 226 of the Constitution of India, praying for issuance of a Writ of Mandamus, directing the respondents Bank to take action on the petitioner's representation dated 17.06.2020 to sanction the educational loan amount of Rs.3,97,000/- on the basis of petitioner's loan application dated 04.02.2020 to the petitioner herein within a period of two weeks or within a period as this Court may specify, to pay the fees to K.V.Institute of Management and Information Studies, Coimbatore.

For Petitioner : Mr.T.Subramanian



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O R D E R

Considering the nature of the issue involved herein, the writ petition is taken up for final disposal even at the time of admission itself.

2.The prayer made in this writ petition is to direct the respondents Bank to consider the petitioner's representation dated 17.06.2020 with regard to sanction of the educational loan for a sum of Rs.3,97,000/- based on the petitioner's loan application dated 04.02.2020.

3.According to the petitioner, she is now, studying MBA degree at K.V.Institute of Management and Information Studies, Coimbatore. On 04.02.2020, she applied for educational loan to the respondent Bank at Ooty, for a sum of Rs.3,97,000/- through Vidhya Lakshmi Portal. However, on 11.06.2020, the respondent bank replied to the petitioner that due to Covid-19 situation, she was not sanctioned educational loan. Feeling aggrieved, the petitioner made a representation dated 17.06.2020 to the respondent bank, for sanctioning the loan, which was also not considered, till date. Therefore, this writ petition.

4.Considering the facts and circumstances of the case, more particularly, the petitioner approached the respondent bank for educational loan so as to enable her to continue the final year MBA course and she stated to have submitted all the necessary documents along with her application, this court is of the view that it is for the respondent bank to process the application of the petitioner, if it is otherwise in order and pass orders in accordance with law.

5.In such view of the matter, this writ petition stands disposed of, directing the respondent bank to consider the representation of the petitioner dated 17.06.2020, with respect to processing her educational loan application dated 04.02.2020 and pass appropriate orders, on merits and in accordance with law, after affording an opportunity of personal hearing to the petitioner. Such an exercise shall be completed within a period of six weeks from the date of receipt of a copy of this order.

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

Sd/-

Assistant Registrar(CCC)

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Sub Assistant Registrar

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To

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+1cc to Mr.T.Subramanian, Advocate, Sr.No.41215

W.P.No.17280 of 2021

SRA(CO)
CS/24/09/2021