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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 17.08.2021

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THE HONOURABLE MR.JUSTICE R.MAHADEVAN

W.P.No.17187 of 2021

Akhil Mathai

...Petitioner

Vs

1. The CGM Chief General Manager,
112, JC Road, Bangalore 560 002.
2. MD & CEO Managing Director &
Chief Executive Officer,
PB:3839, S/4 1 floor, RvR building,
HQ Road, Coimbatore -641 018.
3. Zonal Manager,
10675, Murali Buildings,
Ooty mysore road,
Gudalur - 643 212.
4. The Manager,
Canara Bank, 241-243, Calicut Ooty Road,
Cherambadi, Nilgiris district,
Tamilnadu - 643 205.

...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 representations dated 13.01.2020, 05.02.2020 and 09.03.2020 to sanction the educational loan amount of Rs.3,97,000/- on the basis of petitioner's loan application dated 14.09.2019 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



O R D E R

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

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2. The prayer made in this writ petition is to direct the respondent Bank to consider the petitioner's representations dated 13.01.2020, 05.02.2020 and 09.03.2020 with regard to sanction of the educational loan for a sum of Rs.3,97,000/- based on the petitioner's loan application dated 14.09.2019.

3. According to the petitioner, he joined MBA course at K.V.Institute of Management and Information Studies, Coimbatore. On 14.09.2019, he applied for educational loan for a sum of Rs.3,97,000/- to the respondent Bank at Cherambadi through Vidhya Lakshmi Portal. Subsequently, he was informed that due to low cibil score on account of the loan obtained by his father for a sum of Rs.25,000/-, the bank was unable to sanction educational loan to the petitioner. Feeling aggrieved, the petitioner made representations dated 13.01.2020, 05.02.2020 and 09.03.2020 to the respondent bank. However, none of the representations yielded any response. Hence, this writ petition.

4. Heard the learned counsel for the petitioner, who submitted that the petitioner approached the respondent bank for educational loan so as to continue his MBA course and he made application along with necessary documents, however, his request was not considered by the respondent bank citing a feeble reason and hence, appropriate direction may be issued to the respondent bank in this regard.

5.Considering the facts and circumstances of the case and having regard to the submissions made by the learned counsel for the petitioner, this court directs the respondents to consider the representations of the petitioner, lastly on 09.03.2020, 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 eight 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(CS VI)

//True Copy//

Sub Assistant Registrar

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To

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+1cc to Mr.T.Subramanian, Advocate, S.R.No.41214

W.P.No.17187 of 2021

VSN-II (CO)
CT (23/09/2021)
(29/09/2021