



WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 24.09.2021

CORAM

THE HONOURABLE MR. JUSTICE R. MAHADEVAN

W.P. No. 20439 of 2021

Raju. A

.. Petitioner

Versus

1. The Chief General Manager
Indian Bank, Avvai Shanmugham Salai
Royapettah, Chennai - 600 014
2. MD & CEO
Indian Bank, Avvai Shanmugham Salai
Royapettah, Chennai - 600 014
3. The Zonal Manager
Indian Bank, 51/104, Krishnan Street
Pavazhakundur, Tiruvannamalai
Tamil Nadu - 606 601
4. The Branch Manager
Indian Bank, 7E, Raja Vedhi
Chengam, Tiruvannamalai - 606 701

.. Respondents

Writ 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 19.11.2020 to sanction the educational loan amount of Rs.3,97,000/- on the basis of petitioner's loan application dated 10.09.2019 to the petitioner herein within a period of two weeks or within a period as this Hon'ble Court may specify, to pay the fees to K.V. Institute of Management and Information Studies, Coimbatore

For Petitioner : Mr. T. Subramaniam

O R D E R

Considering the nature of the relief sought for in this writ petition, this court is not inclined to issue notice to the respondents bank and take up this writ petition for final disposal, at the time of admission itself.



2. According to the petitioner, he belongs to a minority community and is studying MBA in K.V. Institute of Management and Information Studies, Coimbatore. Owing to difficulty in remitting tuition fee, on 10.09.2021, the petitioner applied for educational loan to the tune of Rs.3,97,000/- along with the required documents to the fourth respondent bank. The petitioner was informed that loan was sanctioned and he can collect the loan amount in the form of demand draft. The petitioner therefore approached the fourth respondent bank, but to his shock and surprise, he was informed that a total sum of Rs.1,00,000/- alone was sanctioned. The petitioner therefore submitted a representation dated 19.11.2020 to sanction and disburse the sum of Rs. 3,97,000/-. Finding no response, the petitioner has come up with this writ petition seeking appropriate direction to the respondents bank to consider his representation and sanction education loan of Rs.3,97,000/- to enable him to pursue his course.

3. The learned counsel for the petitioner submitted that the petitioner has submitted all the required documents along with the application seeking educational loan. Though the petitioner sought for Rs.3,97,000/- as loan, without any reasons, the respondents bank have sanctioned only Rs. 1,00,000/- and such amount will not be sufficient to continue the course. The learned counsel for the petitioner therefore prayed this Court to issue appropriate direction to the respondents bank to consider the petitioner's representation and to sanction the sum of Rs.3,97,000/- as loan.

4. Having regard to the facts and circumstances of the case, more particularly that the petitioner submitted the application to the respondent bank for educational loan of Rs.3,97,000/- for pursuing MBA course, and considering the submissions made by the learned counsel for the petitioner, this court directs the third respondent to consider the petitioner's representation dated 19.11.2020 and pass appropriate orders, on merits and in accordance with law, after affording an opportunity of personal hearing to the petitioner, within a period of six weeks from the date of receipt of a copy of this order.

5. With the aforesaid direction, this Writ Petition stands disposed of. No costs.

Sd/-
Assistant Registrar(CS-IV)

//True Copy//

Sub Assistant Registrar



dhk/rsh

To

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+1cc to Mr.T.Subramanian, Advocate, S.R.No.49233

WP No. 20439 of 2021

RR(CO)
CB(18/10/2021)