



WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 29.10.2021

CORAM

THE HONOURABLE MR. JUSTICE R. MAHADEVAN

W.P.No.23384 of 2021

R.Charan Greethar

...Petitioner

Versus

The Branch Manager
Indian Bank
No.9, Gandhiji Road
CSI Institution Campus
Erode - 638 001

...Respondents

Petition filed under Article 226 of the Constitution of India to issue a Writ of Mandamus, directing the respondent bank to take action on the petitioner's representation dated 27.12.2020 to sanction the educational loan amount of Rs.3,97,000/- on the basis of petitioner's loan application dated 14.09.2019 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. Subramanian

O R D E R

This writ petition has been filed for issuance of a Writ of Mandamus directing the respondent bank to take action on the petitioner's representation dated 27.12.2020 to sanction educational loan, on the basis of his loan application dated 14.09.2019, within a time frame to be stipulated by this Court.

2. Having regard to the nature of the relief sought herein, this Writ Petition is taken up for final disposal at the time of admission itself.

3. The petitioner would state that he got admission in K.V. Institute of Management and Information Studies, Coimbatore for pursuing M.B.A. Course. For the purpose of paying fees to the college, he applied for an educational loan with the respondent bank for a sum of Rs. 3,97,000/-. According to the petitioner, in anticipation of the loan to be disbursed by the bank, he joined the college and paid the first year fees with great



difficulty. However, the respondent bank did not sanction the loan amount. Therefore, he submitted a representation on 27.12.2020 to the respondent bank praying to sanction educational loan, which was also not considered. Finding no option, he has come up with this writ petition for the aforesaid relief.

4. Heard the learned counsel for the petitioner, who submitted that the petitioner has submitted the educational loan application long back along with all the requisite documents, however, the respondent bank failed to process the same and sanction the loan amount and hence, appropriate direction be issued to the respondent bank in this regard.

5. Considering the facts and circumstances of the case and having regard to the submission made by the learned counsel for the petitioner, this Court directs the respondent bank to consider the petitioner's representation seeking to process his educational loan application dated 27.12.2020 and pass appropriate orders, on merits and in accordance with law, after affording an opportunity of hearing to the petitioner, within a period of four weeks from the date of receipt of a copy of this order.

6. Accordingly, this Writ Petition stands disposed of. No costs.

Sd/-

Assistant Registrar(CS-VI)

// True Copy //

Sub Assistant Registrar

dhk/rsh

To

The Branch Manager
Indian Bank
No.9, Gandhiji Road
CSI Institution Campus
Erode - 638 001.

+1cc to M/s.T.Subramanian, Advocate SR.No.55996

W.P.No.23384 of 2021

KSM(CO)
RVM(30/11/2021)