



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED:17.11.2021

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.NO.24399 of 2021

Mr. M. Vignesh

...Petitioner

Vs

1. The Regional Director,
The Reserve Bank of India,
South Zone Office,
No.16, Rajaji Salai,
Chennai-600 014.
2. The General Manager,
Indian Bank, Avvai ShanmugamSalai, '
Royapettah,
Chennai-600 014.
3. Banking Ombudsman,
c/o Reserve Bank of India,
Fort Glacis, Chennai-600001,
Email-cms.bochennai@bi.org,in
- 4.The zonal Manager,
Thiruvannamalai Zone,
Indian Bank, Zonal Office,
S.T.R, B.S.N.L Building,
Vellore Main Road,
Thiruvannamalai-606 601.
5. The Branch Manager,
Indian Bank, Mothakkal,
Thandarampattu Taluk,
Thiruvannamalai District,
Pin Code-606708.

...Respondents

PRAYER: Petition filed under Article 226 of the Constitution of India to issue a Writ of Mandamus directing the 5th respondent or any others respondents to consider the Petitioner representation given on 01.07.2021 for sanctioning the Education loan in Application ID:628510 dated 21.09.2019.

For petitioner : Mr. M. Sounderrajan

For Respondents : No Appearance



ORDER

The petitioner has filed this Writ petition seeking issuance of a writ of Mandamus directing the 5th respondent or any other respondents to consider the representation on 01.07.2021 for sanctioning the Education loan in Application ID:628510 dated 21.09.2019.

2. Since no adverse order has been passed against the 5th respondent, notice to the 5th respondent is dispense with.

2. The case of the petitioner is that he joined in the Pharm-D course extending about 6 years in Karpagam Academy of Higher Education Institution, Coimbatore - 641021. In the meantime, the Petitioner's father had filed an application before the 5th respondent herein seeking grant of Education loan and also submitted relevant documents required for sanction of loan, however, the said loan application could not be processed since the property mortgaged by the petitioner is not sufficient for claiming the loan amount as sought for by the petitioner. However, the petitioner sent a written representation to the 5th respondent on 01.07.2021 to consider his application for loan, however, till date no action has been taken on the said representation. Aggrieved by the same, the petitioner lodged a complaint to the 3rd respondent/ Banking Ombudsman(BO), Chennai, however, no action has been taken on his complaint. Hence the present Writ Petition is filed seeking the above relief.

3. Though very many grounds have been raised, learned counsel for the petitioner submits that it would suffice if this Court may issue direction to the 5th respondent to consider the petitioner's representation dated 01.07.2021 to sanction the loan in Application ID-628510 and pass appropriate orders, within a particular time frame fixed by this Court.

4. Heard the learned counsel for the petitioner and perused the materials available on record.

5. In view of the submission made by the learned counsel for the petitioner, this Court without expressing any opinion on the merits of the case directs the 5th respondent to consider the petitioner's representation dated 01.07.2021 along with the documents available on record and pass appropriate orders in accordance with law. This Writ Petition is accordingly disposed of. No costs.

Sd/-

Assistant Registrar(CS-VIII)

//True Copy//

Sub Assistant Registrar



To:

WEB COPY

1. The Regional Director,
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+1cc to Mr.Sounderrajan, Advocate, S.R.No.58820

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PL(CO)
SB(13/12/2021)