



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 21.12.2021

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.NO.27175 OF 2021

P.Vijendran

... Petitioner

.Vs.

The Branch Manager,
UCO Bank,
Chennai Main Branch,
No.328, Thambu Chetty Street,
Chennai - 1.

... Respondent

PRAYER:-

Petition filed under Article 226 of the Constitution of India to issue a Writ of Mandamus directing the respondent to consider the petitioner's transactions with the respondent bank including his eligibility and relax the age of building and to sanction the loan sum of Rs.25 Lakhs to the petitioner.

For Petitioner : Mr.Prabakaran
Senior Counsel
For Mr.M.Anbu

O R D E R

The petitioner has filed this writ petition seeking issuance of Writ of Mandamus to direct the respondent to consider the petitioner's letter dated 01.11.2021 for speedy disbursal of the loan sum of Rs.25 Lakhs to the petitioner.

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

3. The case of the petitioner is that he is an practising lawyer of this Court. The petitioner purchased an office at 170,



Sai Kripa Building, Thambu Chetty Street, Chennai-1 for the purpose of running his Advocate office and the petitioner approached the respondent bank to obtain loan and has also submitted the application to that effect on 21.10.2021 and the same was processed through proceedings UCO/Chen/Adv216/2021-22. Such being the state, the respondent bank given sanction letter in-principle to the petitioner through proceeding CHN/ADV/214/2021-22 on 26.10.2021. However, till date the loan amount was not disbursed by the respondent bank in favour of the petitioner due to the age of the building/petitioner office, as the respondent bank has fixed it as 50 years, however, the building plan approval for the petitioner building was obtained on 21.08.1962. Hence, the petitioner sent a letter to the respondent bank on 01.11.2021 for the consideration of age of the building and for speedy disbursal of the loan amount. However, till date the petitioner's letter was not considered and loan amount was not disbursed in favour of him. Hence, this present petition is filed.

4. The learned counsel for the petitioner submitted that the petitioner has opened a savings account with the respondent bank on 22.12.2009 and his account number is 00410110008720 and he has been maintaining his transaction without any default and he is paying his income tax regularly. He further submitted that he has opened another account with the respondent bank for his daughter under the Scheme of Sukanya Samithi and the said account has more than 5 Lakhs and he is ready to give any undertaking as per the RBI guidelines. He furthermore submitted that, it would suffice, if this Court issues direction to the respondent bank to consider the petitioner's loan application dated 21.10.2021 and letter dated 01.11.2021 and disburse the loan amount to the petitioner in the light of the RBI guidelines within the time stipulated by this Court.

5. In view of the aforesaid facts and also the limited relief sought for, further the petitioner is practicing advocate of this Court, though the petitioner's loan application was processed and the respondent bank by its proceedings dated 26.10.2021 approved the same and sent sanction letter in-principle to the petitioner, the amount was not disbursed in favour of the petitioner on the ground that the legal vetting is pending. However, since the petitioner submitted that his daughter's account is also maintained in the respondent bank and it carries an account balance of Rs.5 Lakhs, this Court, recording the same, issues direction to the respondent bank to consider the petitioner's loan application dated 21.10.2021 on merits and in the light of the order dated 26.10.2021 issued by the respondent bank and pass appropriate orders in accordance



with law as expeditiously as possible.

6. This writ petition is accordingly disposed of. No costs.

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Sd/-
Assistant Registrar(CS VI)

//True Copy//

Sub Assistant Registrar

skt

To

The Branch Manager,
UCO Bank,
Chennai Main Branch,
No.328, Thambu Chetty Street,
Chennai - 1.

+1cc to Mr.M.Anbu, Advocate, S.R.No.68554

W.P.NO.27175 OF 2021

AK(CO)
PBS/22/12/2021