

IN THE HIGH COURT OF JUDICATURE AT MADRAS
DATED : 01.03.2021
CORAM

THE HONOURABLE MR.JUSTICE ABDUL QUDDHOSE

W.P. No.29475 of 2019

Savitha Rajendran

... Petitioner

Vs

The Branch Manager,
State Bank of India,
Cuddalore OT,
Cuddalore - 607 003.

... Respondent

Petition filed under Article 226 of the Constitution of India praying for the issuance of a writ of Mandamus and direct the respondent herein to consider the representation dated 15.04.2019 made seeking for education loan as per the Education Loan Scheme devised by the respondent.

For petitioner ... Mr.Nazarullah

For Respondents ... Mr.C. Mohan for
M/s.King & Patridge for R1

ORDER

This writ petition has been filed for a Mandamus seeking for a direction to the respondent to consider the petitioner's representation dated 15.04.2019 requesting the respondent/bank to sanction educational loan for her B.S. & M.D. Program at Davao Medical School Foundation Inc., in Philippines.

2. According to the petitioner, the total cost of her education works out to Rs.25,73,580/-. The petitioner has sought for educational loan from the respondent bank for a sum of Rs.15,00,000/-. Since, the same has not been considered, the petitioner has approached this Court under Article 226 of the Constitution of India.

3. Heard Mr.Nazarullah, learned counsel for the petitioner and Mr.C.Mohan, learned counsel for the respondent / bank.

4. The learned counsel for the respondent has placed before this Court a letter dated 20.02.2021 of the respondent /bank to the petitioner's father, wherein, it is stated as follows :-

1. *Student's bonafide certificate to ascertain the course period.*

2. *Fees schedule given by the university*

3. Fees paid receipt or fees to be paid details for this year and previous year.

5. As seen from the aforesaid letter issued by the respondent / bank, the petitioner has to produce the documents sought for by the respondent / bank for getting the loan to the tune of Rs.7,50,000/- without security. The petitioner has already given a representation seeking the respondents to sanction education loan of Rs.15,00,000/-. However, as seen from the aforesaid letter dated 22.01.2021, the respondent / bank is empowered to sanction loan only to the extent of Rs.7,50,000/-, without security.

6. Mr.Nazarullah, learned counsel for the petitioner on instructions would submit that the petitioner is willing to comply with the requirements of the respondent / bank, as stated in the aforesaid letter dated 20.02.2021.

7. After recording the submissions made by the respective learned counsels, as well as after recording the letter dated 20.02.2021, this Court directs the petitioner to produce all the documents sought for by the respondent/ bank in the letter dated 20.02.2021, within a period of three weeks from the date of receipt of a copy of this order. On receipt of the same, the respondent/ bank shall process the loan application of the petitioner and pass final orders on merits and in accordance with law as well as as per the rules prescribed, within a period of three weeks thereafter.

8. It is made clear that without expressing any opinion on the merits of the matter, the aforesaid directions are issued by this Court. The presence of Mr.Selvakumar, Branch Manager, State Bank of India, Cuddalore OT, Cuddalore, is also recorded.

9. With the aforesaid direction, this writ petition is disposed of. No costs.

Sd/-

Assistant Registrar (C.O.)

/True copy/

Sub Assistant Registrar

To
The Branch Manager,
State Bank of India, Cuddalore OT,
Cuddalore - 607 003.

+1cc to M/s.R.M.D.Nazurullah, Advocate Sr.No.12478
+1cc to M/s.King & Partridge, Advocate Sr.No.12924

akm/4.3.21 /2p-4c/

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