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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 08.11.2021

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.NO.29287 OF 2019

Pavithra

... Petitioner

.Vs.

The Union Bank of India,
Salamedu Branch,
Trichy Trunk Road,
South Arcot District,
Villupuram - 605 602,
Villupuram District.

... Respondent

PRAYER:-

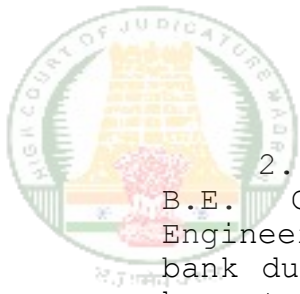
Petition filed under Article 226 of the Constitution of India to issue a appropriate Writs, orders or directions, more particularly Writ in the nature of a Writ of Mandamus, directing the Respondent Bank to issue an application for Educational Loan of the petitioner based on her representation dated 13.08.2019 and consequently direct the respondent bank to sanction eligible Educational Loan including Tuition fees, Mess and Hostel fees, student development charges etc. for her studies viz., B.E., Computer Science and Engineering (CSE).

For Petitioner : R.Divya

For Respondent R1 : M/s.S.Parthasarathy

O R D E R

The petitioner has filed this writ petition seeking issuance of Writ of Mandamus, directing the Respondent Bank to issue an application for Educational Loan of the petitioner based on her representation dated 13.08.2019 and consequently direct the respondent bank to sanction eligible Educational Loan including Tuition fees, Mess and Hostel fees, student development charges etc. for her studies viz., B.E., Computer Science and Engineering (CSE).



2. The case of the petitioner is that the petitioner joined B.E. Computer Science and Engineering in Jeppiaar SRR Engineering College and the petitioner approached the respondent bank during the year 2017 for education loan in order to pursue her studies and there was no response from the respondent bank. The petitioner appeared before the respondent several times and also submitted multiple representations for sanctioning the educational loan and also her father sent a representation on 13.08.2021, but no response was received from the respondent and till date the Educational loan was not sanctioned. Hence, this Writ Petition.

3. The learned counsel appearing for the petitioner submitted that without going into the merits of the case, it would suffice, if this Court issues direction to the respondent to consider the petitioner's representation dated 13.08.2019 and pass appropriate orders.

4. The learned counsel appearing for the respondent submitted that this Court by its order dated 28.1.2020 in W.P. No.29287 of 2019, issued direction to the respondent to issue an application for Educational Loan and same was complied with. However, he submitted that the petitioner has not submitted the necessary details and the documents required for sanctioning the Educational loan and in the mean time she has completed the course. Hence, it is not possible to sanction the Educational loan without the necessary documents.

5. Heard the arguments advanced on either side.

6. Considering the facts and circumstances of the case, since the petitioner has not provided the necessary documents before the respondent bank and in the absence of the requisite documents, the respondent was unable to sanction the Educational Loan. Therefore, there is no question of granting loan to the petitioner after completion of the course. Hence, this Court is not inclined to pass any positive orders.

7. For the reason aforesaid, this writ petition is accordingly dismissed. No costs.

Sd/-
Assistant Registrar(CS III)

//True Copy//

Sub Assistant Registrar

skt



To

1. The Union Bank of India,
Salamedu Branch,
Trichy Trunk Road,
South Arcot District,
Villupuram - 605 602,
Villupuram District.

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BS (CO)
PBS/06/12/2021