



BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 23.11.2021

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THE HONOURABLE MR.JUSTICE C.V.KARTHIKEYAN

W.P. (MD)No.19184 of 2021

V.Kannan

... Petitioner

vs.

1.The Divisional General Manager,
State Bank of India,
Madurai Region, Madurai.

2.The Regional Manager,
State Bank of India,
Madurai Region, Madurai.

3.The Branch Manager,
State of Bank of India,
Palanganatham Branch,
TVS Nagar, Madurai.

... Respondents

PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Mandamus, to direct the Respondent Nos.1 and 2 to direct the third respondent to sanction the Education Loan of petitioner's son Mr.K.Shrihar sought under the Vidya Lakshmi Common Education Loan under the SBI Loan Application ID No.441220002595 by considering the representation, dated 31.08.2021 within the time period stipulated by this Court.

For Petitioner :Mr.T.Lajapathi Roy
For Respondents :Mr.V.P.Rajan

O R D E R

This Writ Petition has been filed in the nature of Mandamus seeking a direction primarily against the third respondent/Branch Manager, State Bank of India, Palanganatham Branch, TVS Nagar, Madurai, to sanction education loan for further study of the petitioner's son under the Vidya Lakshmi Common Education Loan under the SBI Loan Application ID No.441220002595 by considering the representation, dated 31.08.2021.

2.Heard Mr.T.Lajapathi Roy, learned Counsel for the petitioner and Mr.V.P.Rajan, learned Counsel for the respondents.

3.In the affidavit filed in support of this Writ Petition, it had been stated that the son of the petitioner desired to study further and had sought educational loan from the third respondent under Vidya Lakshmi Common Education Loan and had also submitted a loan application. The son of the petitioner had applied to study in Nehru Institute of Engineering and Technology, Thirumalayampalayam,



Coimbatore, in Computer Science and Engineering for the academic year 2020-2024. The petitioner was not able to pay fees and sought assistance of the education loan.

4. Notices had been directed to the respondents and the learned Counsel had also filed counter, in which they have stated that it is only necessary that a co-applicant, who is a member of the family, joins in the application and if it is done, the respondents would more than willingly grant educational loan. Choosing a co-applicant rests entirely with the petitioner and I am confident that if a family member does come forward to join as co-applicant, the third respondent would not stand on technicalities. A broader mind is required, taking into consideration that the loan is actually advanced, not in the interest of the Bank, but more importantly, for the future cause of a young citizen, who wants to study further and we all hope that owing to his education, would be able to give back something to this country.

5. Placing an obligation on the respondents to accept any co-applicant, who is family member of the petitioner to process the application submitted by the petitioner, this Writ Petition is disposed of. No costs.

Sd/-

Assistant Registrar (CO)

// True Copy //

/ /2021

Sub Assistant Registrar(CS)

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TO: -

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Madurai Region, Madurai.

2. The Regional Manager,
State Bank of India,
Madurai Region, Madurai.

3. The Branch Manager,
State of Bank of India,
Palanganatham Branch,
TVS Nagar, Madurai.

+1 CC to M/s.T.LAJAPATHI ROY, Advocate (SR-35604[F]
dated 24/11/2021)

TSK(CO)

GC(01.12.2021) 2P 5C

<https://hcservices.ecourts.gov.in/hcservices/>

Order made in
W.P.(MD)No.19184 of 2021
23.11.2021