

01.04.2022
Court No.13
Item No.68
AP

WPA 15069 of 2021

**Sri Akash Mallick
Vs.
Union of India and Ors.**

(Through Video Conference)

Mr. Achyut Basu
Ms. Punam Basu
Ms. Sonam Basu

... For the Petitioner.

Despite service of notice, respondents are not represented.

The petitioner has applied for an educational loan under a scheme called "Vidya Lakshmi Educational Loan Scheme". The Indian Banks Association, the respondent no.4, has prepared the Model Educational Loan Scheme to help students who do not have finance to go for higher education. The grievance of the petitioner is that her application has not been considered by the respondent no.5 State Bank of India.

Learned advocate for the bank submits that the petitioner's application is incomplete. All requisite documents have not been submitted with the application. If all such documents are submitted, the bank would be happy to consider the petitioner's application.

The petitioner shall ascertain from the respondent no.5, what further documents she is required to furnish, and shall supply copies thereof to

the Bank. Upon receipt of such documents, the respondent no.5 shall consider the petitioner's application and take a reasoned decision thereon, in accordance with the applicable guidelines. The decision shall be taken within a period of four weeks from the date of receipt of complete documents, and shall be communicated to the petitioner within a week from the date of the decision.

I have not gone into the merits of the petitioner's claim. The respondent no.5 shall decide the petitioner's application once all necessary documents are submitted, and in accordance with the applicable guidelines.

No useful purpose will be served by keeping this writ petition pending. The writ petition is thus, disposed of.

Affidavits not having been called for, the allegations in the writ petition shall be deemed not to have been admitted by the respondents.

All parties shall act on the server copies of this order duly downloaded from the official *website* of this Court.

Urgent photostat certified copies of this order, if applied for, be supplied to the parties upon compliance of all necessary formalities.

(Rajasekhar Mantha, J.)