



Writ Petition No.18430 of 2017

Pennalur, Sriperumpudur, Chennai 602 117, based on the representation of the petitioner dated 10/4/2017.

For Petitioners ... Mr.K.Murugesan

For respondents ... Mrs. Sheela Venkatesh

ORDER

This writ petition has been filed to direct the third respondent to consider the educational loan of the petitioner's son to the tune of Rs.37,50,000/- (Thirty Seven lakhs and fifty thousand only) for pursuing M.B.B.S course at Annai Medical College and Hospital, Pennalur, Sriperumpudur, Chennai 602 117, based on the representation of the petitioner dated 10/4/2017.

2. The case of the petitioner is that he is a poor farmer pursuing his son's education, approached the third respondent for grant of educational loan for his son's M.B.B.S course. Hence, the petitioner had submitted a loan application, on 16/11/2016, along with necessary documents. As the third respondent demanded tangible collateral security to the tune of Rs.37,50,000/-, the petitioner had offered his immovable properties, worth about Rupees more than one Crore. But, third respondent had failed to



process the application of the petitioner. Hence, the petitioner submitted a representation, dated 10/4/2017 to the respondents. Since the same has not been considered so far, petitioner has come forward with the present writ petition praying for the relief as stated therein.

3. Mr.K.Murugesan, learned counsel appearing for the petitioner and Mrs.Sheela Venkatesh, learned counsel for the respondents.

4. Learned counsel appearing for the petitioner submitted that the petitioner is in fifth year. Petitioner and his son meet the met the third respondent several times in person and requested him to process the above said loan application.

5. Learned Standing Counsel appearing for the respondents submitted that the petitioner's son has almost completed five years in M.B.B.S course. At this stage, grant of educational loan does not arise at all.

6. I have perused the materials available on record.



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7. The loan has sought for in the year 2016. The petitioner's son has substantially completed the education and the petitioner's son is in final year. In such a view of the matter, as the education itself is likely to be completed, at this stage, directing the Bank to consider the loan application of the petitioner will not meet any purpose. Hence, this Court is of the view that the petitioner's son need not be made as a borrower and debtor for ever.

8. Accordingly, this writ petition is dismissed. No costs.

30/11/2022

Index : Yes / No

Internet: Yes

Speaking/non speaking order

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