



W.P.(MD)No.26257 of 2022

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED : 21.11.2022

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THE HONOURABLE Mrs.JUSTICE V.BHAVANI SUBBAROYAN

W/.P. (MD) No.26257 of 2022

Subramani

.. Petitioner

Vs.

1.The District Collector,
Dindigul District,
Dindigul.

2.The Branch Manager,
Indian Overseas Bank,
Vadamadurai,
Dindigul District.

.. Respondents

Prayer :- Petition filed under Article 226 of the Constitution of India praying for issuance of a Writ of Mandamus, to direct the second respondent to consider the petitioner's representation dated 25.07.2022 which is pending before the second respondent and consequently direct the second respondent to sanction the educational loan as enable to pay the educational fee for petitioner's son's education within the time frame stipulated by this Court.

For Petitioner : Mr.B.Senthilkumar

For R1 : Mr.A.Kannan

Additional Government Pleader

For R2 : Mr.N.Dilip Kumar
Standing Counsel



W.P.(MD)No.26257 of 2022

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ORDER

This Writ Petition has been filed for issuance of Writ of Mandamus, directing the second respondent to consider the petitioner's representation, dated 25.07.2022 which is pending before the second respondent and consequently direct the second respondent to sanction the educational loan enabling the petitioner to pay the educational fee of his son within the time frame to be stipulated by this Court.

2.Heard Mr.B.Senthilkumar, learned counsel for the petitioner and Mr.A.Kannan, learned Additional Government Pleader and Mr.N.Dilip Kumar, learned Standing Counsel, who take notice for the respective respondents. By consent of both the parties, this writ petition is taken up for final disposal at the admission stage itself.

3.The grievance of the petitioner is that the representation submitted by the petitioner on 25.07.2022 seeking to sanction the educational loan for his son has not been considered.

4. The learned counsel for the petitioner submitted that the son of the petitioner is studying B.Sc.(Hons) Agricultural. The petitioner applied for



W.P.(MD)No.26257 of 2022

educational loan for paying fee. The respondent bank also agreed to sanction the same. Thereafter, the respondent bank has not sanctioned the loan. Hence, the petitioner submitted a representation on 25.07.2022. The petitioner made arrangements to mortgage his house for collateral purpose with the second respondent as required by the respondent bank. Even thereafter, the second respondent did not sanction the loan amount. Hence, the petitioner has filed the present writ petition.

5.The Additional Government Pleader appearing for the official respondents, on instructions, submitted that the representation of the petitioner will be considered on merits.

6.Admittedly, the petitioner applied for educational loan for his son's education. This Court is of the view that the persons, who are not having money to pay the fee, are seeking the help of the bank. It is for the bank to consider the same without delay. Sanction of loans to the applicants, who got admission under 'Management Quota', has to be considered outside the purview of the educational loan scheme. The respondent bank has to follow the scheme and policy framed by the Central Government and the benefit ought to reach the deserving and needy persons.



W.P.(MD)No.26257 of 2022

WEB COPY

7. For the forgoing reasons, this Court in the interest of justice, directs the second respondent to consider the application of the petitioner for sanctioning of educational loan to his son within a period of four weeks from the date of receipt of a copy of this order bearing in mind the plight of the petitioner, the educational interest and the well-being of study career of the petitioner's son.

8. With the above direction, this Writ Petition is disposed of. No costs.

21.11.2022

Index : Yes/No
Internet : Yes/No
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To

1. The District Collector,
Dindigul District,
Dindigul.

2. The Branch Manager,
Indian Overseas Bank,
Vadamadurai,
Dindigul District.



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W.P.(MD)No.26257 of 2022

V.BHAVANI SUBBAROYAN, J.

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Order made in
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