

AD-06
Ct No.09
07.07.2023
TN

WPA No. 9794 of 2023

Rojina Khatun
Vs.
Union of India and others

Mr. Achyut Basu,
Mr. Rupchand Chakraborty,
Mr. Somen Bose,
Ms. Punam Basu,
Mr. Anirban Saha,
Mr. Srikumar Chakraborty,
Ms. Pritha Biswas

.... for the petitioner

Mr. Sudipta Maiti

.... for the respondent no.1

Mr. Ranajit Chowdhury

.... for the respondent nos. 5 & 6

Learned counsel for the petitioner submits that the petitioner has applied for an educational loan as long back as on September 10, 2022. It is submitted that as per Clause 16.6 of the Model Educational Loan Scheme for Pursuing Higher Education in India and Abroad, issued by the Indian Banks' Association, loan applications have to be disposed of in the normal course within a period of 15 days to 1 month, but not exceeding the time norms stipulated for disposing of loan applications under priority sector lending.

Learned counsel for the Bank submits that, despite repeated requests, the petitioner did not meet the Bank's officials. There were certain spelling errors

as well as lack of information in respect of the application of the petitioner. That apart, it is contended that certain other irregularities were there, including a mismatch of the Aadhaar card of the petitioner's father.

Learned counsel for the petitioner submits that the petitioner is agreeable to rectify the defects.

Accordingly, WPA No. 9794 of 2023 is disposed of by directing the petitioner to personally contact the respondent-Bank by July 17, 2023. If so approached, the respondent-Bank shall indicate as to what are the exact deficiencies in the application of the petitioner. The petitioner shall, accordingly, rectify such defects. As soon as the rectifications are carried out by the petitioner and/or a fresh application in that regard is made by the petitioner, the respondent-Bank shall process the said application and decide the same as expeditiously as possible, positively within a month from the date of such rectifications being carried out. In the event the Bank is of the opinion that the petitioner is entitled to such educational loan, it is expected that the same shall be disbursed at the earliest thereafter.

There will be no order as to costs.

Urgent photostat certified copies of this order, if applied for, be made available to the parties upon compliance with the requisite formalities.

(Sabyasachi Bhattacharyya, J.)