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W.P.(MD)NO.238 OF 2023

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 05.01.2023

CORAM

THE HONOURABLE MR.JUSTICE G.R.SWAMINATHAN

W.P.(MD)No.238 of 2023

Premalatha

... Petitioner

Vs.

The Branch Manager,
Union Bank of India,
Arulmighu Kalasalingam College of
Engineering Campus,
Krishnankovil, Watrap Taluk,
Virudhunagar District.

... Respondent

Prayer: Writ petition filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, directing the respondent to waive the interest for education loan and permit the petitioner to pay the amount as an one time settlement in view of the petitioner's representation dated 28.10.2022.

For Petitioner : Mr.M.Jothi Basu

For Respondent : Mr.N.Dilip Kumar,
Standing Counsel.

* * *



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ORDER

Heard the learned counsel on either side.

2. The petitioner had availed education loan. As pointed out by the learned Standing counsel appearing for the bank, the loan itself was granted in view of the directions issued by this Court in W.P.(MD)No.18815 of 2015 vide order dated 23.02.2016. My attention is drawn to paragraph No.4 of the said order which reads as follows :-

“4.Taking into consideration the submission of the learned counsel for the respondent, petitioner is directed to approach the respondent bank and submit all the relevant documents forthwith and on receipt of such documents, the respondent shall consider the application of the petitioner for grant of loan and sanction the same in accordance with the revised rule and also taking into consideration the undertaking given by the petitioner, within a period of three weeks from the date of receipt of a copy of this order. Further, this Court directs



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the petitioner to file an affidavit of undertaking before this Court to the effect that in the event of sanctioning the loan, the petitioner / student will follow the guidelines with regard to the repayment schedule. Such an affidavit shall be filed before this Court as well as before the respondent bank within a period of two weeks from the date of receipt of a copy of this order.”

3. Having availed the loan on certain terms and conditions, it is not open to the petitioner to knock the doors of this Court for further concession or indulgence. This is a matter between the petitioner and the creditor bank. The Court cannot interfere in such matters. This writ petition stands dismissed. No costs.

05.01.2023

Index : Yes / No
Internet : Yes/ No
PMU

To:

The Branch Manager,
Union Bank of India,
Arulmighu Kalasalingam College of
Engineering Campus,
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4

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G.R.SWAMINATHAN,J.

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