



W.P.(MD)No.4064 of 2021

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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 12.10.2023

CORAM

THE HONOURABLE MR.JUSTICE N.ANAND VENKATESH

W.P.(MD)No.4064 of 2021

M.Balan Armstrong

... Petitioner

Vs.

1.The Chief General Manager,
Reserve Bank of India,
Chennai – 600 001.

2.The Deputy General Manager,
Regional Office, Coimbatore,
No.82, Second Floor,
Bank Road, Coimbatore.

3.The Assistant General Manager,
Bank of Baroda, Regional Office, Madurai,
Aparna Towers, 2nd Floor,
C-2,3, Bye Pass Road,
Ponmeni, Madurai – 625 016.

4.The Branch Manager
Bank of Baroda (Vijaya Bank),
No.74A, Salai Road,
Trichy – 620 018.

...Respondents



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PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Mandamus, directing the respondent Nos.1 to 3 to direct the 4th respondent to give the Special Scheme of Covid - 19 Additional Loan Amount of 20 % on the outstanding to the petitioner for his Loan Account No.3014 0735 1000 295 as per the Assignment of Risk Weights on Credit Facilities (Guaranteed Emergency Credit Line) under the Emergency Credit Line Guarantee Scheme dated 21/06/2020 by considering the petitioners representation dated 08/08/2020.

For Petitioner : Mr.A.Haja Mohideen

For R-2 : Mr.Madhan Alasander

ORDER

This writ petition has been filed for the issue of writ of mandamus directing the respondent Bank to extend the Emergency Credit Line Guarantee Scheme to the petitioner based on the representation made by the petitioner on 08.08.2020.

2. Heard the learned counsel appearing for the petitioner and the learned counsel appearing for the second respondent.

3. The petitioner had availed of a loan from the Bank of Baroda. During the Covid-19 period, the petitioner was not able to pay



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the instalments. Therefore, the petitioner made a representation to take advantage of the Emergency Credit Line Guarantee Scheme and to avail additional loan. Since the same was not considered, the present writ petition has been filed before this Court.

4. When the matter was taken up for hearing, the learned counsel appearing for the respondent Bank submitted that the petitioner will be entitled to avail of the Scheme only if he had been regular in repayment of the loan amount. The petitioner was irregular in repayment and that apart, this Scheme ceases to exist as on today and it is confined only during the corona period.

5. In view of the above, the relief sought for by the petitioner cannot be granted by this Court and this Writ Petition is dismissed. No costs.

12.10.2023

NCC:yes/no
Index:yes/no
Internet:yes/no
tsg



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N.ANAND VENKATESH, J.

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