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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 09.06.2023

CORAM

THE HONOURABLE MR.JUSTICE **C.V.KARTHIKEYAN**

W.P.(MD)No.6576 of 2023
and
W.M.P.(MD)No.6243 of 2023

M.Sonisha

... Petitioner

vs.

The Branch Manager,
UCO Bank, Vadakadu Branch,
Vadakadu Post,
Alangudi Taluk, Pudukottai District.

... Respondent

PRAYER: Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Certiorarified Mandamus, to call for the records pertaining to the impugned order of the respondent in Ref.UCO/VADAKA/40/2022-23, dated 24.11.2022 and to quash the same and consequently, to direct the respondent to sanction educational loan of a sum of Rs.8,00,000/- to the petitioner within a time stipulated by this Court.

For Petitioner :Ms.A.Arul Jenifer
For Respondent :Mr.A.V.Suresh Kumar
for M/s.Chithirai Law Associates



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ORDER

The Writ Petition has been filed in the nature of a Certiorarified Mandamus seeking interference with an order of the respondent/Branch Manager, UCO Bank, Vadakadu Branch, Alangulam in Pudukottai District, dated 24.11.2022 and to direct the respondent to sanction educational loan of Rs.8,00,000/-.

2.Heard Ms.A.Arul Jenifer, learned Counsel for the petitioner and Mr.A.V.Suresh Kumar, learned Counsel for the respondent.

3.By the impugned order, the said respondent had refused to sanction educational loan for the purpose of further studies of the petitioner, who is pursuing B.Sc (Hons) Agricultural at Sethu Bhaskara Agricultural College and Research Foundation at Sivagangai District. The petitioner had already completed one year. The course fees comes around Rs.8,00,000/-.

4.On 26.04.2023, this Court had directed the petitioner to go over to the office of the respondent and enter into a discussion about the grant



of loan.

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5.The learned Counsel for the petitioner states that they would restrict the education loan requirement to Rs.4,00,000/-

6.The Counsel for the respondent stated that when loan is sought of Rs.8,00,000/-, then collateral security must be offered. It may be offered either by the petitioner or by any other person.

7.Now when it has been informed that the requirement of loan amount has been reduced to Rs.4,00,000/-, the learned Counsel for the respondent stated that some guarantee must be.

8.The respondent may act in accordance with rules and regulations. The loan now required is only Rs.4,00,000/-. The petitioner may give an amended application restricting the loan to Rs.4,00,000/- and for sanction of Rs.4,00,000/-. Necessary condition may be imposed by the respondent and if no security is required but if guarantee is to be produced, the loan may be sanctioned. The respondent may complete the entire exercise



exercise within a period of four weeks from the date of receipt of a copy
of this order.

9.The Writ Petition stands disposed of. No costs. Consequently,
connected miscellaneous petition is closed.

Index :Yes / No
Internet :Yes
NCC : Yes/No

09.06.2023

cmr



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C.V.KARTHIKEYAN, J.

cmr

Order made in
W.P.(MD)No.6576 of 2023

09.06.2023