



W.P(MD)No.4007 of 2015

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

WEB COPY

DATED : 06.07.2023

CORAM

THE HONOURABLE MR.JUSTICE G.R.SWAMINATHAN

W.P(MD)No.4007 of 2015

S.Narayanamurthy

... Petitioner

Vs.

1.The General Manager,
Pandian Grama Bank,
Collector's Office Complex,
Virudhunagar.

2.The Branch Manager,
Pandian Grama Bank,
Ilayarasanenthal,
Kovilpatti Taluk,
Thoothukudi District.

3.The District Manager,
TAHDCO,
Thoothukudi District,
Thoothukudi.

... Respondents

Prayer : Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the



W.P(MD)No.4007 of 2015

1st and 2nd Respondents to sanction loan for Entrepreneur Development Programme (EDP) 2014-2015 based on recommendation of the 3rd Respondent.

For Petitioner : Mr.U.Maheshw Ari

For Respondents : Mr.N.Satheesh Kumar,
Addl. Government Pleader for R3.
Mr.Thiruvananthapuram for R1 & R2.

ORDER

The petitioner approached the second respondent for vehicle loan under Entrepreneur Development Programme 2014 – 2015 scheme. The petitioner's case was recommended by TAHDCO. However, the second respondent found the proposal to be technically and economically non-suitable. The proposal was returned to TAHDCO. Challenging this adverse development, the present writ petition came to be filed.

2.TAHDCO as well as the Bank had filed their respective counter affidavits. Paragraph No.4 of the counter affidavit filed by the Bank is as follows:-

“I submit that the petitioner is not an eligible applicant, and his application was rejected while



W.P(MD)No.4007 of 2015

WEB COPY

scrutinizing the same observing following factors that the petitioner is not an account holder of our bank and the foremost reason for the rejection of the petitioner's application is that the application was made as if he is the sole owner of the tourist vehicle, but on scrutiny, our bank officials found that the petitioner herein already entered into an arrangement with one Amali Agency and auto consultancy such that the sanctioned vehicle will be under the operation, care and maintenance of the above said agency. Thus our bank officials rightly rejected such claim and intimated the petitioner herein that a Tripartite agreement cannot be entertained. It is submitted out bank officials on scrutiny found that the petitioner is technically and economically not feasible to avail and repay the loan under this project. The petitioner is not able to conduct the travel business in an individual manner but to conduct the business he is depending upon an agency."

3.I am satisfied that the Bank has not arbitrarily rejected the petitioner's application. It was based on sound banking norms. In such matters, the Writ Court has no role to play. The writ petition stands dismissed. No costs.

06.07.2023

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

3/4



W.P(MD)No.4007 of 2015

G.R.SWAMINATHAN, J.

ias

To:-

The District Manager,
TAHDCO,
Thoothukudi District,
Thoothukudi.

W.P(MD)No.4007 of 2015

06.07.2023