

04.09.2024
Court No.09
Item no.47 ML
CP

WPA No. 10106 of 2024

Shilpa Khan
Vs.
Union of India & ors.

Mr. Achyut Basu
Ms. Punam Basu
Mr. Rupchand Chakraborty
Mr. Srikumar Chakraborty
Ms. Pritha Biswas

.....for the Petitioner.

Mr. Dwijadas Chakraborty
Ms. Sayani Roy Choudhury

.....for the Union of India.

Mr. Subrata Kumar Sinha

.....for the respondent nos. 4 to 7.

The bank has rejected the claim of the petitioner for an education loan on the ground that the petitioner's Risk Scoring Model (RSM) score, was not satisfactory.

Learned advocate for the bank has handed over Annexure – 9, i.e., the RSM. It is submitted that at least 50% score should have been attained by the petitioner, which she failed.

Under such circumstances, the writ petition is disposed of directing the respondent no. 8 to provide a reasoned decision to the petitioner, interalia, stating why the petitioner could not achieve the 50% score of the RSM and what were the areas in which she was not found upto the mark.

The writ petition is disposed of accordingly.

The decision will reach the petitioner within two months.

There shall be no order as to costs.

Parties are directed to act on the basis of the server copy of this order.

(Shampa Sarkar, J.)