



W.P(MD)No.5384 of 2022

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

WEB COPY

DATED : 12.11.2024

CORAM

THE HONOURABLE MRS.JUSTICE L.VICTORIA GOWRI

W.P(MD)No.5384 of 2022

Amutha

... Petitioner

Vs.

1.The District Collector,
Pudukottai District,
Pudukottai.

2.The General Manager,
Indian Bank (Commercial Office),
No.254-260, Avvai Shanmugam Road,
Rayapettai,
Chennai – 14.

3.The Regional Manager,
Indian Bank,
No.21, Kovilur Road,
Karaikudi,
Sivagangai District.

4.The General Manager,
District Industries Centre,
Pudukottai.

... Respondents



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Prayer : Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the third respondent to consider the petitioner's application in ID.No. DITN20216954-9764657 dated 24.12.2020 and the reminder dated 13.12.2021 to sanction Loan of Rs.5,00,000/- (Rupees Five Lakhs Only) under Prime Minister's Employment Generation Programme to the petitioner for establishing Vessel Lending Shop at Manamelkudi, Pudukottai District.

For Petitioner : Mr.T.Lenin Kumar

For Respondents : Mr.S.Kameswaran
Government Advocate
for R.1 & R.4

Mr.C.Karthik
Standing Counsel for R.2 & R.3

ORDER

This Writ Petition has been filed for issuance of a Writ of Mandamus, seeking direction to the third respondent to consider the petitioner's application in ID.No.DITN20216954-9764657 dated 24.12.2020 and the reminder dated 13.12.2021 to sanction Loan of Rs. 5,00,000/-(Rupees Five Lakhs Only) under Prime Minister's Employment Generation Programme to the petitioner for establishing Vessel Lending Shop at Manamelkudi, Pudukottai District.



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2. Heard the learned counsel appearing for the petitioner, the learned Government Advocate appearing for the respondents 1 and 4, the learned Standing Counsel appearing for the respondents 2 and 3 and carefully perused the entire materials available on record.

3. For the purpose of establishing a Vessel Lending Shop at Manamelkudi by availing loan under Prime Minister's Employment Generation Programme, the petitioner made an application for loan on 24.09.2020 in the online mode seeking a loan of Rs.5,00,000/- (Rupees Five Lakhs only) in the aforesaid scheme. The fourth respondent on receipt of the online application, forwarded the same to the third respondent. The third respondent having received the application did not come forward to consider the petitioner's claim. Hence, this Writ Petition came to be filed.

4. When the matter was taken up for hearing, the learned Standing Counsel appearing for the third respondent submitted that already the petitioner's husband Natarajan has availed a loan for an amount of Rs.



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2,00,000/- (Rupees Two Lakhs only) with the third respondent bank and had turned up a defaulter letting the loan to the state of Non-Performing Asset. In view of the same, the Bank is not intending to extend any loan facility to his wife and the aforesaid application is already rejected.

5.In view of the same, nothing survives for further adjudication.

This Writ Petition stands closed. There shall be no order as to costs.

12.11.2024

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

To

- 1.The District Collector,
Pudukottai District,
Pudukottai.
- 2.The General Manager,
Indian Bank (Commercial Office),
No.254-260, Avvai Shanmugam Road,
Rayapettai, Chennai – 14.
- 3.The Regional Manager,
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Karaikudi, Sivagangai District.

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4.The General Manager,
District Industries Centre,
Pudukottai.



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L.VICTORIA GOWRI, J.

MGA

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