



W.P.(MD)No.15078 of 2024

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

WEB COPY

DATED: 19.09.2024

CORAM:

THE HONOURABLE MR.JUSTICE N.SATHISH KUMAR

W.P.(MD)No.15078 of 2024
and
W.M.P(MD).No.13224 of 2024

Banumathy

... Petitioner

Vs.

The Branch Manager,
Idayakottai Branch,
State Bank of India,
Ottanchatthiram Taluk,
Dindigul District.

... Respondent

Prayer : Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, to direct the respondent to sanction and disburse educational loan of Rs.6,30,000/- as stipulated in the bonafide certificate dated 02.12.2022 issued by the P.P.G.Institute of Allied Health Science, Coimbatore to the petitioner's daughter namely Meymathi to complete the course of B.Sc., (OTAT) by considering the petitioner's representation dated 27.05.2024.

For Petitioner : Mr.A.Balakrishnan
For Respondent : Mr.N.Dilipkumar
Standing Counsel



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ORDER

This writ petition has been filed seeking for issuance of writ of mandamus to direct the respondent to sanction and disburse educational loan of Rs.6,30,000/- as stipulated in the bonafide certificate dated 02.12.2022 issued by the P.P.G.Institute of Allied Health Science, Coimbatore, to the petitioner's daughter, namely, Meymathi to complete the course of B.Sc., (OTAT) by considering the petitioner's representation dated 27.05.2024.

2. The petitioner's younger daughter joined Paramedical Course, namely, B.Sc.,(OTAT) in P.P.G.Institute of Allied health Science, Coimbatore. The fees structure of the course is Rs.2,10,000/- for first year, Rs.1,90,000/- for second and third year each and Rs.50,000/- for fourth year. Totally it comes to Rs.6,40,000/-. Since the petitioner was unable to pay the fees, she approached the respondent bank for getting educational loan. After verifying the certificate, the petitioner was advised to submit online application. The petitioner has also submitted online application for his daughter requesting to sanction the loan of Rs. 6,30,000/-. However, the respondent bank has sanctioned only a sum of



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Rs.2,69,000/- (Rupees Two Lakhs and Sixty Nine Thousand only) out of Rs.6,30,000/- (Rupees Six Lakhs and Thirty Thousand only). In this regard, the petitioner has given representation to the respondent, but no steps have been taken so far. Hence, the petitioner is before this Court.

3. The learned Standing counsel would submit that with consent of the petitioner and her daughter, a sum of Rs.2,69,000/- has been sanctioned, however now as a matter of fact, they cannot demand to release of Rs.6,30,000/-. If any further request is made for enhancement of loan amount, the respondent Bank will consider the same on its own merits.

4. The learned counsel for the petitioner would submit that the petitioner will make a request for enhancement of loan amount.

5. In such view of the matter, the petitioner is directed to make request to the respondent bank for enhancement of educational loan. On such request being made, the respondent bank is directed to consider the same on its own merits and in accordance with law.



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N.SATHISH KUMAR, J.

Rmk

6. With the above direction, the Writ Petition is disposed of. No costs. Consequently, connected Miscellaneous Petition is closed.

19.09.2024

Index : Yes / No

NCC : Yes / No

Rmk

To

The Branch Manager,
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