

27-08-2025
Item No.46
Subrata
Bhattacharyya
AR(C)

IN THE HIGH COURT AT CALCUTTA
CONSTITUTIONAL WRIT JURISDICTION
Appellate Side

WPA No.11592 of 2025
Suprava Maity
-vs-
Union of India & Ors.

Mr. Achyut Basu
Ms. Punam Basu
Mr. Anirban Saha
Mr. A. Sengupta ...for the petitioner

Mr. Debasish Saha
Mr. Avirup Roy Sanyal
Ms. Sucheta Pal ...for the bank

1. The petitioner claims to have made an application for obtaining educational loan under the Model Education Loan Scheme for pursuing higher education in November 2022. Allegation is that the same has not been disposed of till date.
2. Learned counsel for the petitioner refers to the clause in the scheme which mentions that normally, sanction/rejection will be communicated within fifteen days of receipt of duly completed application with support documents. Prayer has been made to direct the bank to consider the application for loan.
3. Learned counsel for the bank submits that the bank has not received the loan application of the petitioner. There is no document to show that the application for loan was received by the bank in November 2022. The writ petition was filed in May 2025 but there is no communication made by the petitioner to the bank requesting consideration of

her application for loan.

4. It has been submitted that the objective of the scheme is to provide education loan to meritorious students for pursuing higher education in India and abroad. The main emphasis of the scheme is that meritorious student, though poor, is provided with an opportunity to pursue education with the financial support from the bank system with affordable terms and conditions.
5. An application for loan is to be made either directly at the bank branch or through the online mode. A standard acknowledgement is given to the applicant giving a reference number on receipt of the application.
6. Learned counsel for the bank has produced a copy of the release order issued by the Samaj Kalyan Nursing Institute, Purba Medinipur dated December 30, 2024 wherefrom it appears that the candidate has completed three years diploma in General Nursing and Midwifery Course including clinical and community training and six months internship programme as per curriculum for the session 2021-24 from the institution. The candidate has been released from the institution on December 30, 2024.
7. According to the bank, as the course which the petitioner intends to pursue is already over, accordingly, the application of the petitioner for grant of loan has become infructuous.
8. Upon hearing all the parties and on perusal of the documents annexed to the writ petition, it appears that, admittedly, the candidate has completed the education course which she intended to study. After the course is over, the

petitioner has approached the Court for relief. Had the petitioner required money for pursuing the course, she ought to have approached the Court immediately after the time period within which the application is required to be considered by the bank in terms of the scheme got over.

9. The scheme has fifteen days' time period for consideration of a completely filled up application with all documents. The said period has long expired. At this distant period of time, the prayer of the petitioner for consideration of her application for loan cannot be allowed.
10. The writ petition fails and is hereby dismissed.
11. All parties are to act on the server copy of this order duly downloaded from the official website of this Court.
12. Certified copy of this order, if applied for, shall be made available to the parties.

[Amrita Sinha, J]

