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C.R.P.No.335 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

Dated: 17/3/2025

C O R A M

The Hon'ble **Ms.JUSTICE P.T.ASHA**

Civil Revision Petition No.335 of 2025

1. Gowtham
2. S. Sampath Kumar ... Petitioners

Vs

Tamil Nadu Mercantile Bank Ltd
rep. By its Branch Manager
Mysore Main Road
Sathyamangalam
Erode District. ... Respondent

PRAYER: Petition filed under Article 227 of the Constitution of India
against the fair and final order dated 27/9/2024 passed in I.A.No.4 of 2024
in O.S.No.212 of 2018 on the file of the Subordinate Court,
Sathyamangalam, Erode District.

For petitioners ... Mr.J.Titus Enock
For respondent ... Mr.V.Chandrasekaran



C.R.P.No.335 of 2023

ORDER

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The above Civil Revision Petition is filed challenging the order passed by the learned Subordinate Judge, Sathyamangalam, in I.A.No.4 of 2023 in O.S.No.212 of 2018 in and by which the learned Judge has dismissed the application filed by the defendants seeking a direction to the respondent to produce the following documents:-

- (i). The guidelines for advancing educational loan issued by the Reserve Bank of India
- (ii). The circular issued by the head office for granting educational loan
- (iii). The circular for recovery procedure of educational loan and
- (iv). All other relevant documents pertaining to the above.

2. When the matter had come up for admission, Mr.V.Chandrasekaran, appearing on behalf of the respondent/plaintiff would submit that S.No.1 of the list of document is available on-line and the same could be down loaded. Likewise, document in S.No.3 is not available, as there is no circular stating the recovery procedure and the same is



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recovered by the Bank only by filing suits. The document which is called for in S.No.4 is rather vague as there is no details regarding the documents that the revision petitioners are required. The matter was adjourned to today and the Circular as set out in S.No.2 was produced by the learned counsel for the respondent and the same is title as “The Model Educational Loan Scheme for pursuing higher education in India and abroad” and this is a Scheme which is circulated to all the Banks, including the respondent Bank. The Scheme provides details of its objectives, applicability, eligibility criteria, quantum of finance, rate of interest, repayment, etc., and this comprehensive Scheme regarding educational loans.

3. The respondent Bank would submit that it is only on the basis of this scheme that educational loans are given.

4. Considering the above submission, the learned counsel appearing for the petitioner would submit that if the above statement of the counsel for the respondent was correct, then it would suffice if this document is given to the petitioner. Accordingly, copy of the same was handed over to the learned counsel for the petitioner. Therefore, he is ready to give up his



C.R.P.No.335 of 2025

WEB COPY

claim with reference to the documents listed in 1, 3 and 4 as the Scheme which is the Circular, sought for in S.No.2 has been given and the relief claimed in respect of S.No.2 has been complied with.

5. Considering the fact that suit Original Suit is of the year 2018, the learned Subordinate Judge, Sathyamangalam, is directed to dispose of the same within a period of four months from the date of receipt of a copy of this order.

6. In the result, this Civil Revision Petition is disposed of, on the above lines. Considering the fact that suit is of the year 2018, No costs.

17/3/2025

mvs.

Index: Yes/No

Neutral Citation: Yes/No



C.R.P.No.335 of 2023

WEB COPY

To

1. The Subordinate Judge, Sathyamangalam, Erode District.



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C.R.P.No.335 of 2025

P.T.ASHA,J
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C.R.P.No.335 of 2025

17/3/2025