



W.P.No.15736 of 2025

WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 30.04.2025

CORAM:

THE HONOURABLE MRS. JUSTICE N.MALA

W.P.No.15736 of 2025

M. Mageswaran

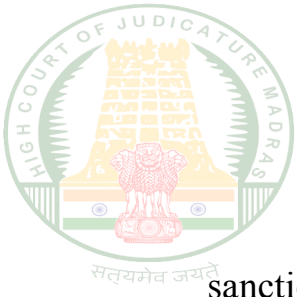
... Petitioner

Vs

1. The Chief General Manager
Indian Bank,
Avvai Shanmugham Salai
Royapettah,
Chennai 600 014.
2. The Lead District Manager
Indian Bank,
AVR – Tower,
No.4, Bharathi Road,
Cuddalore 607 001.
3. The Bank Manager
Indian Bank
Ramanatham,
Cuddalore District 606 303.

.... Respondents

Prayer: Writ petition filed under Article 226 of the Constitution of India, praying to issue a writ of mandamus to direct the respondents to



W.P.No.15736 of 2025

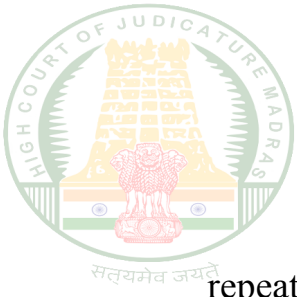
sanction the education loan of Rs.7.50 lakhs (Seven Lakhs Fifty Thousand Rupees) based on the petitioner's representation on 24.03.2025 within a time frame fixed by this Court.

For Petitioner : Mr.R.Elavarasan

ORDER

This writ petition has been filed for issuance of a Writ of Mandamus to direct the respondents to sanction the education loan of Rs.7.50 lakhs, based on the petitioner's representation on 24.03.2025.

2. The petitioner approached the third respondent Bank for an Education loan of Rs.15 lakhs, for his daughter's education. Initially, the 3rd respondent Bank Manager, verbally assured loan approval upon submission of a written guarantee to repay. However, after submitting the documents, the third respondent Bank Manager, shifted his position and demanded the house patta as collateral security. The petitioner explained that as the property was an ancestral unpartitioned property, it could not be legally offered as collateral security. The petitioner later requested for a reduced loan amount of Rs.7.5 lakhs, but the third respondent



W.P.No.15736 of 2025

WEB COPY

repeatedly procrastinated the matter. Therefore, the petitioner submitted a representation to the District Collector, Cuddalore on 21.01.2025. Following the Collector's direction, the third respondent rejected the petitioner's application on 12.03.2025, citing low CIBIL scores. The petitioner states that such rejection was arbitrary, as CIBIL scores of the parents could not be the sole criteria for grant of education loan. Hence the petitioner sent a representation on 26.03.2025, to the 1st & 2nd respondents to disburse the education loan. However, there was no response from the respondents. Hence the petitioner filed the present writ petition for the aforesaid relief.

3. Though a larger relief was claimed in the Writ Petition, the learned counsel for the petitioner submits that, it would suffice, if this Court directs the respondents to consider the petitioner's representation dated 26.03.2025, on merits and pass orders within a time frame to be fixed by this Court.

4. Taking into consideration the facts and circumstances of the



W.P.No.15736 of 2025

WEB COPY

case and the limited relief sought by the learned counsel for the petitioner, this Court directs the respondents, to consider the petitioner's representation dated 26.03.2025, and pass appropriate orders on merits and in accordance with law, within a period of four weeks from the date of receipt of a copy of this order.

5. With the above direction, the writ petition is disposed of. No costs.

30.04.2025

dpq
Index: Yes/No
Speaking order / Non speaking order

Issue order copy on 02.05.2025



W.P.No.15736 of 2025

WEB COPY

- To
1. The Chief General Manager
Indian Bank,
Avvai Shanmugham Salai
Royapettah,
Chennai 600 014.
 2. The Lead District Manager
Indian Bank,
AVR – Tower,
No.4, Bharathi Road,
Cuddalore 607 001.
 3. The Bank Manager
Indian Bank
Ramanatham,
Cuddalore District 606 303.



WEB COPY



W.P.No.15736 of 2025

N. MALA, J.

dpq

W.P.No.15736 of 2025

Issue order copy on 02.05.2025

30.04.2025