

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 06-08-2025

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THE HONOURABLE MR JUSTICE N. ANAND VENKATESH

WP No. 27774 of 2025

AND

WMP NO. 31107 OF 2025

1. Mr.Jeevanesh
S/o. Mr.Sathyamoorthy,
36/20,Annai Anjugam Nagar,
Karunanidhi Street, Gkm Colony,
Chennai -600 082.

2.B.Kanchana,
D/o.Late Balakrishnan,
36/20,annai Anjugam Nagar,
Karunanidhi Street, GKM
Colony, Chennai -600 082.

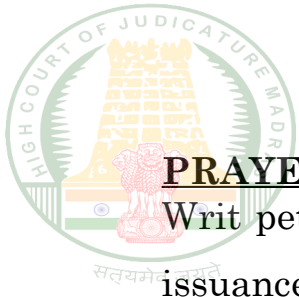
Petitioner(s)

Vs

1. The Manager
State Bank Of India, ICF Branch,
163,MTH Raod, Villivakam,
Chennai -600 049.

2. TransUnion CIBIL Limited,
One India Bulls Centre Tower,
2A, 19th Floor, Senapati Bapat Marg,
Elphinstone Road,
Mumbai 400 013
[Suomotu impleaded vide order dated
06.08.2025 by NAVJ]

Respondent(s)



PRAYER

Writ petition filed under Article 226 of Constitution of India for the issuance of writ of Certiorarified Mandamus to call for the records of the respondent Bank herein in its order dated 17.07.2025 and quash the same and consequently, direct the Respondent Bank to Sanction the education loan sought by the Petitioner vide application dated 07.07.2025 within a time frame fixed by this Court.

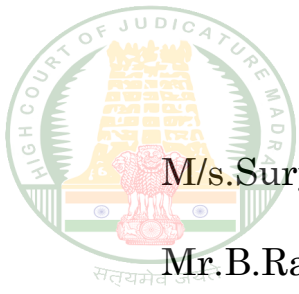
For Petitioner(s): Mr.K.Harishankar,
Senior counsel for
M/s. Surya Teja SS Nalla
For Mr.B.Raghavulu Naidu
Respondent(s): Senior Counsel for R1
Mr.K.Srinivasamurthy
Senior Panel Counsel for R2

ORDER

TransUnion CIBIL Limited, One India Bulls Centre Tower, 2A, 19th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, is suo-motu impleaded as the 2nd respondent in this writ petition.

2. This writ petition has been filed challenging the proceedings of the 2nd respondent bank dated 17.07.2025 wherein the application submitted for educational loan was rejected.

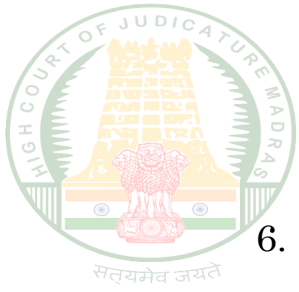
3. Heard Mr.K.Harishankar, learned Senior counsel for



M/s.Surya Teja SS Nalla, learned counsel for the petitioner and Mr.B.Raghavulu Naidu, learned Standing counsel for 1st respondent and Mr.K.Srinivasamurthy, learned Senior panel counsel for 2nd respondent.

4. The 2nd petitioner is the mother of the 1st petitioner and she was working as a registered Advocate clerk in a law firm. The 2nd petitioner was desirous of making her son, who is the 1st petitioner to study law course. In the meantime, the 1st petitioner joined B.Com and he has completed the course in June 2023 by securing 71%. The 1st petitioner thereafter applied for law course in various institutions and he received a communication dated 23.09.2024 from a Law university informing him that he has been selected for admission for three years LLB Programme.

5. The 2nd petitioner was not in a position to pay the entire tuition fees and hence, an application was submitted to the 1st respondent bank on 07.07.2025 seeking for educational loan. The same was rejected by the 1st respondent bank through on-line rejection order dated 17.07.2025. Aggrieved by the same, the present writ petition has been filed before this Court.

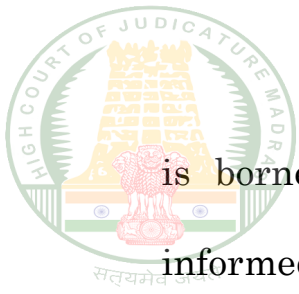


6. The learned Standing counsel appearing on behalf of the

respondent bank submitted that the 1st petitioner had availed loan from North East Small Finance Bank and since the same was not repaid, the name of the 1st petitioner has been entered in the CIBIL list. Subsequently, the entire loan amount was settled. However, the name of the 1st petitioner found to be reflected in the CIBIL score and therefore, as per the RBI guidelines, the respondent bank is not in a position to entertain the application seeking for educational loan.

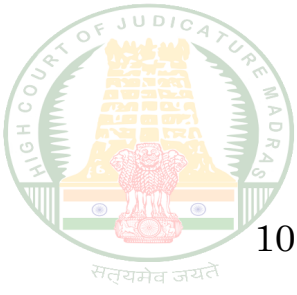
7. In the light of the above submission, the learned counsel for the petitioners submitted that due to repeated enquiries made by the respondent bank, the same was adversely impacted the CIBIL score. As a result, the CIBIL score which was 703 on 09.01.2025 came down to 674 on 19.04.2025. The learned counsel for the petitioners submitted that the 1st petitioner is entitled for getting loan if the CIBIL score is 700.

8. In the considered view of this Court, there is no dispute regarding the fact that the loan that was taken by the 1st petitioner from North East Small Finance Bank has already been settled and it



is borne out by documents. The concerned bank ought to have informed the CIBIL to remove the name of the 1st petitioner from the CIBIL list. Unfortunately, that has not happened. In any case, the CIBIL score was 703 as on 09.01.2025. Since repeated enquiries were made, it has now come down to 674. In the case in hand, inspite of repayment of the entire loan amount, the 1st petitioner is not able to get educational loan, since the concerned bank did not take any steps and the CIBIL was adversely affected due to repeated enquiries made by the 1st respondent.

9. The 1st petitioner had already joined the law course and it is very vital that he can able to pay the tuition fees by availing the educational loan from the respondent bank. Taking into consideration the facts and circumstances of the case, there shall be a direction to the 1st respondent to entertain the application submitted by the 1st petitioner and to grant the educational loan to the 1st petitioner disregarding the CIBIL score. This direction is issued considering the fact that the earlier loan availed has already been settled and there was an available score even as early as in January 2025. This process shall be completed by the 1st respondent within a period of four weeks from the date of receipt of a copy of this order.



10. There shall be a further direction to the 1st petitioner to submit a representation to the impleaded 2nd respondent along with all the relevant documents. On receipt of the same, the impleaded 2nd respondent shall remove the name of the petitioner from the CIBIL list. This process shall be completed within a period of four weeks from the date of receipt of the representation from the petitioner. The learned Standing Counsel for the impleaded 2nd respondent shall also issue necessary instructions in this regard.

11. This writ petition is disposed of with the above directions.
No costs.

06-08-2025

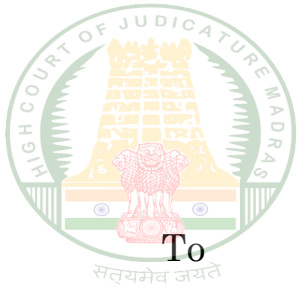
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Index:Yes/No

Speaking/Non-speaking order

Internet:Yes

Neutral Citation:Yes/No



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To

WEB C.T.N

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State Bank Of India, Icf Branch,
163, Mth Raod, Villivakam,
Chennai -600 049.

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