



W.P(MD)No.5110 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

WEB COPY

DATED: 26.02.2025

CORAM

THE HONOURABLE MR.JUSTICE V.LAKSHMINARAYANAN

Writ Petition(MD)No.5110 of 2025

and

W.M.P(MD)No.3706 of 2025

T.Marimuthu

..Petitioner

Vs

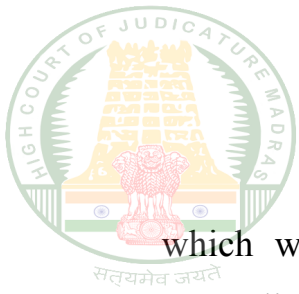
1.The District Collector / The Chairman,
(Ministry of Food Proceeding Industries),
Office of the District Collector,
Dindigul District.

2.The Member / The General Manager,
Dindigul District Industries Centre,
SR Mills, SIDCO, Industries Estate,
Dindigul District – 624 003.

3.The Branch Mananger,
Canara Bank, Oddanchathiram Branch,
Oddanchathiram Town and Taluk,
Dindigul District.

..Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Certiorarified Mandamus to call for the records pertaining to the impugned order passed by the second respondent nil dated, which was published in their Website only and quash the same and consequently direct the respondents to process the petitioner's application



W.P(MD)No.5110 of 2025

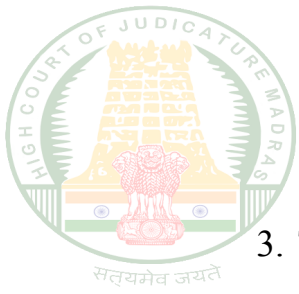
which was submitted for availing the benefits under the Prime Ministers Formulation of Micro Food Processing Enterprise Scheme (PMFME).

For Petitioner : Mr.C.Gangai Amaran
For Respondents : Mr.S.Shaji Bino
Spl. Govt. Pleader

ORDER

This writ petition is filed to quash the impugned order of the second respondent published in their Website and to direct the respondents to process the petitioner's application which was submitted for availing the benefits under the Prime Ministers Formulation of Micro Food Processing Enterprise Scheme (PMFME).

2. The petitioner claims that after completing his degree course, he has been trying to start a Micro Food Processing Business through self-employment. He came to know that the Union of India has introduced a scheme under the name and style of “Prime Minister's Formulation of Micro Food Processing Enterprise Scheme (PMFME)”. As per the said scheme, the Union of India assured that it will provide 50 percent of a financial grant as branding and marketing support to any person involved in the said business.



W.P(MD)No.5110 of 2025

3. The petitioner submitted an application on 22.10.2024. He sought a loan of Rs.15,51,700/-. The said application was processed by the third respondent/Canara Bank. It was rejected by the bank for the following reasons:

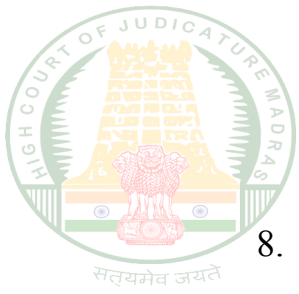
- (i) the project is economically not viable and
- (ii) since the area where the micro food processing unit is sought to be established is a hill area, it will not generate sufficient income.

4. Challenging the same, the present writ petition.

5. Heard Mr.C.Gangai Amaran, for the petitioner and Mr.S.Shaji Bino, learned Special Government Pleader for the respondents.

6. The petitioner's application has been rejected since the bank, the disbursing agency, feels that the project is economically unviable and it would not generate sufficient income.

7. Mr.C.Gangai Amaran argues that such an order violates his right to practice profession under Article 19(1)(g) of the Constitution of India. I disagree.



W.P(MD)No.5110 of 2025

8. No one is preventing the petitioner from carrying any trade or business. By virtue of the rejection order, the petitioner has not been prevented from commencing the business. A decision has been taken by the bank that it is not willing to disburse the loan that has been sought by the petitioner. While there is a fundamental right to carry on trade or profession, one cannot claim that there is a fundamental right to carry on a trade with a bank loan. Banks are experts when it comes to analyzing loan applications. This court does not have the necessary expertise to sit on judgment over such decisions.

9. In the light of the above discussion, I find no reason to entertain this writ petition. Hence, this writ petition is dismissed. No costs. Consequently, connected miscellaneous petition is closed.

26.02.2025

NCC : Yes/No

Index : Yes/No

Internet: Yes

skn

To

1. The District Collector / The Chairman,
(Ministry of Food Proceeding Industries),
Office of the District Collector,
Dindigul District.



W.P(MD)No.5110 of 2025

2.The Member / The General Manager,
Dindigul District Industries Centre,
SR Mills, SIDCO, Industries Estate,
Dindigul District – 624 003.

3.The Branch Manager,
Canara Bank, Oddanchathiram Branch,
Oddanchathiram Town and Taluk,
Dindigul District.



WEB COPY



W.P(MD)No.5110 of 2025

V.LAKSHMINARAYANAN, J.

skn

Writ Petition(MD)No.5110 of 2025
and
W.M.P(MD)No.3706 of 2025

26.02.2025