

W.P.(MD)No.7471 of 2023

c BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT
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DATED: 19.02.2025

CORAM:

THE HONOURABLE MR.JUSTICE VIVEK KUMAR SINGH

W.P.(MD)No.7471 of 2023

and

WMP(MD) Nos.6984 & 6985 of 2023

M.Muthurajalakshmi

: Petitioner

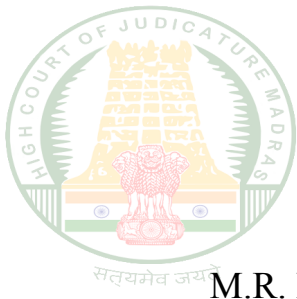
Vs.

1. The Regional Director,
Reserve Bank of India,
Southern Region,
Fort Glacis, No.16, Rajaji Salai,
Chennai- 600 001.

2. The Chief Manager,
Karur Vysya Bank,
16, I Floor,
Gayathri Illam, A.A.Road,
Gnanaolivupuram, Madurai- 625 016.

3. The Senior Manager,
Karur Vysya Bank,
Gnanaolivupuram Branch,
16, I Floor, Gayathri Illam, A.
A.Road, Gnanaolivupuram,
Madurai- 625 016.

4. The Dean,
Nalanda College of Agriculture,
Affiliated to Tamil Nadu Agricultural University,



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M.R. Palayam, Trichy.

(R4 is impleaded by this order of
this Court in WMP(MD) No.8918 of 2023
dated 10.09.2024)

: Respondents

PRAYER: Writ Petitions filed under Article 226 of the Constitution of India for issuance of Writ of Certiorarified Mandamus, to call for the records connected with the Impugned letter dated 15.03.2023 on the file of Respondent No.3 and quash the same as illegal and consequently to direct the Respondent No.3 to sanction the petitioner the educational loan including her Tuition Fees of Rs.40,000/- per year and Hostel and Mess Fees Rs.1,70,000/- per year totally amounting to Rs.8,40,000/- based on the bonafide certificate issued by the Nalanda College of Agriculture by considering the petitioner application dated 17.12.2022 in accordance with law within the time stipulated by this Hon'ble Court.

For Petitioner : Mr.R.Alagumani

For Respondents : Mr.V.Sukumar

for R2 & R3

R4 – No appearance

ORDER

The petitioner has filed this writ petition challenging the rejection of the loan application dated 15.03.2023 and for a consequential direction to the third respondent to sanction an educational loan of Rs. 8,40,000/- based on the bonafide certificate issued by Nalanda



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College of Agriculture by considering her application dated 17.12.2022, within a reasonable time frame.

2.The learned counsel for the petitioner submitted that the petitioner has been admitted to the B.Sc. (Hons.) Agriculture program at Nalanda College of Agriculture and is currently pursuing her first year. After obtaining a bonafide certificate from the college, she applied for a loan with the respondent bank. In this regard, the petitioner submitted an application on 17.12.2022, requesting a loan solely for the tuition fees. However, since the respondent bank has not considered the loan application, the petitioner has now filed the present writ petition.

3. The learned counsel appearing on behalf of the respondent bank submitted that, as per the recommendation of the Justice N.V. Balasubramanian Committee on the Educational Loan Scheme of the District Consultative Committee for Banking Development, the maximum eligible annual tuition fee for the B.Sc. course is Rs. 4,750. However, the petitioner is requesting a loan exceeding 10% of the tuition fee.



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4. Heard the learned counsel for the parties. Although an impleading petition was ordered and the name of the fourth respondent appears in the cause title, none appeared on behalf of the fourth respondent.

5. At the outset, the learned counsel for the petitioner seeks the interference of this Court solely for grant of loan. However, during his submissions, he disclosed that the fourth respondent is not allowing the petitioner to continue the course due to non-payment of the requisite fees.

6. Considering the submissions made by both parties and also taking into the fact that the said submission of the petitioner is not even mentioned in the affidavit, by recognizing the petitioner's academic career as a student, this Court directs the fourth respondent to permit the petitioner to continue with the course. Meanwhile, the petitioner is directed to submit a fresh representation to the respondent bank within two weeks from today. The respondent bank shall review the representation sympathetically, based on its merits and in accordance with the law, within four weeks thereafter.



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7. The Writ Petition stands disposed of on the above terms.

There shall be no order as to costs. Consequently, connected miscellaneous petitions are closed.

19.02.2025

Index : Yes / No

Internet : Yes / No

PKN

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