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\* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

+ **W.P.(C) 5535/2025 and CM APPL. 31971/2025**

**RAMESH KUMAR**

.....Petitioner

Through: Mr. Nalin Kohli, Amicus Curiae.  
Petitioner in person.

versus

**CANARA BANK**

.....Respondent

Through: Ms. Garima Jain and Mr. Saurabh  
Ankit, Advocates.

**CORAM:**

**HON'BLE MR. JUSTICE VIKAS MAHAJAN**

**ORDER**

**27.05.2025**

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1. The present petition has been filed by the petitioner seeking a direction to respondent/Bank to release last semester fees of son of the petitioner namely, Puneet Singh, who is studying in Hofstra University, New York, USA.
2. The facts as set out in the present writ petition is that petitioner approached respondent/Bank in 2023 for an education loan for his son and the respondent/Bank sanctioned the education loan of USD 69,879/- (approximately Rs.58 lacs) subject to the condition that 15% margin money will be paid by the petitioner.
3. It is the case of petitioner appearing in person that he had recently undergone throat surgery for cancer with which he has been battling since 2014. The funds/savings of petitioner's family have been drained towards such treatment/surgery of the petitioner and hence the family is facing



financial crisis. In this backdrop, a request was made to respondent/Bank vide e-mail dated 12.03.2025 to release the instalment without insisting upon deposit of 15% margin money, so that last semester fees of petitioner's son amounting to USD 12,006/-, can be deposited. However, the respondent/bank has not given any response.

4. On 23.05.2025, this Court had appointed Mr. Nalin Kohli, learned Senior Counsel as *Amicus Curiae* to assist the Court and have the controversy resolved. After seeking instructions, Mr. Kohli had submitted that the course of petitioner's son, which has been funded of the respondent/bank, is on its last leg and only the degree remains to be issued by the college/University upon payment of balance tuition fee.

5. He had apprised the Court that petitioner is a cancer patient, who underwent surgery, in which his vocal chords had to be removed, and he does not have wherewithal to arrange the margin money.

6. However, learned counsel appearing on behalf of the respondent/Canara Bank had sought time to seek instructions as to whether the rule permits for waiver of condition of margin money or to propose any other solution.

7. Today, Mr. Kohli seeks to withdraw the present petition on the ground that with the generosity of Mr. Tushar Mehta, learned Solicitor General of India, who has come forward to help the petitioner, an amount to the tune Rs.10 Lacs have been arranged.

8. In view of above, the petition is dismissed as withdrawn.

9. Pending application also stands disposed of.

10. This Court appreciates the gesture of Mr. Tushar Mehta, learned Solicitor General of India in helping the cause of the petitioner. The Court



also appreciates the valuable assistance rendered by Mr. Nalin Kohli as *Amicus* as well as the assistance rendered by Ms. Garima Jain, learned counsel for the respondent/Bank.

**VIKAS MAHAJAN, J**

**MAY 27, 2025/jg**