



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 06-04-2026

CORAM

THE HON'BLE MR.JUSTICE KRISHNAN RAMASAMY

W.P.No.3003 of 2022

Jayakumar
S/o.Govindasamy,
No.2/197, J.J.Nagar,
Alapatti Village and Post,
Krishnagiri Taluk and District,
Pin - 635 122.

..Petitioner

Vs.

1. The Regional Manager,
Bank of India,
No.344, S M E City Coimbatore,
Oppanakara Street, Coimbatore.
2. The Manager,
Bank of India,
Alapatti Branch,
Krishnagiri Taluk and District.
3. The District Adi Dravidar Housing and
Development Corporation,
Krishnagiri,
Krishnagiri Taluk and District.

..Respondents

This Writ Petition has been filed under Article 226 of the Constitution of India praying for issuance of a writ of certiorarified mandamus to call for the records in Ref.No.ALP ADV 2020-21:20 dated 05.03.2021 on the file of 2nd respondent and quash the same as illegal and directing the 1st respondent to consider the petitioner loan application on humane consideration as a special case for schedule caste and to sanction Rs.5 Lakhs to secure ends of justice.



For Petitioner : Mr.R.Sankarasubbu
For Respondents – 1 & 2 : Mr.F.B.Benjamin George
For Respondent – 3 : No Appearance

ORDER

The relief sought in this Writ Petition is to call for the records pertaining to the Letter dated 05.03.2021 bearing Ref.No.ALP ADV 2020-21:20 on the file 2nd Respondent and quash the same and to direct the 1st Respondent to consider the Petitioner's loan application as a special case for Scheduled Caste and sanction a sum of Rs.5,00,000/- as loan to Petitioner.

2. The learned counsel for Petitioner submitted that Petitioner is a physically challenged person belongs to Scheduled Caste community. The Petitioner has a land measuring to an extent of 50 cents situated at Alapatti Village, Krishnagiri Taluk, Krishnagiri District, but, he has no income to eke out his livelihood. The Petitioner had submitted an online application seeking a loan to the tune of Rs.7,51,896/- through Tamil Nadu Adi Dravidar Housing Development Corporation for establishing a digital photo studio in Alapatti Village, Krishnagiri Taluk, Krishnagiri District. The District Manager of 3rd Respondent Corporation had forwarded the Petitioner's loan application to 2nd Respondent for sanctioning of loan amount sought by the Petitioner, but, 2nd Respondent has rejected the Petitioner's loan application vide Letter dated



05.03.2021 bearing Ref.No.ALP ADV 2020-21:20. Aggrieved by the same, Petitioner has filed the present Writ Petition for the relief stated *supra*.

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3. The learned counsel appeared on behalf of Respondents 1 & 2 submitted that Petitioner had previously availed a Dairy Loan to the tune of Rs.1,00,000/- and he defaulted in repaying the same. On 02.02.2021, in order to evaluate the creditworthiness of Petitioner, 2nd Respondent had generated a CIBIL (Credit Information Bureau (India) Limited) Report. The said CIBIL Report showed that apart from the Dairy Loan, Petitioner had availed a Vehicle Loan and he defaulted in repaying the same. The CIBIL Report clearly demonstrates that the Petitioner is a chronic defaulter. Therefore, 2nd Respondent has rejected the Petitioner's loan application.

4. Heard the learned counsel for Petitioner and the learned counsel for Respondents 1 & 2.

5. In the present case, Petitioner had applied for a loan to the tune of Rs.7,51,896/- through Tamil Nadu Adi Dravidar Housing Development Corporation for establishing a digital photo studio in Alapatti Village, Krishnagiri Taluk, Krishnagiri District, but, his loan application was rejected by the 2nd Respondent. Hence, Petitioner has come up with the present Writ Petition.



6. The District Manager of 3rd Respondent Corporation had forwarded the Petitioner's loan application to 2nd Respondent. After receiving the said loan application, in order to know the past credit history of Petitioner, 2nd Respondent had generated a CIBIL Report. The said CIBIL Report revealed that Petitioner had already availed a Vehicle Loan and Dairy Loan and he defaulted in repaying the said loans. Therefore, 2nd Respondent has rejected the Petitioner's loan application by stating that as per the norms of the Bank, Petitioner is not eligible for the loan sought by him.

7. Considering the facts and circumstances of the case and having regard to the submissions made by the learned counsel for Respondents 1 & 2, I am of the opinion that there is no merit in the case of Petitioner. Therefore, this Court is not inclined to allow this Writ Petition.

8. In the result, this Writ Petition is dismissed as devoid of merits. No costs.

06-04-2026

Index: Yes/No
Speaking/Non-speaking order
Neutral Citation: Yes/No

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To

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KRISHNAN RAMASAMY, J.

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