



WP(MD).No.29998 of 2024

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 13-03-2026

CORAM

THE HON'BLE MR.JUSTICE HEMANT CHANDANGOUDAR

W.P(MD).No.29998 of 2024

M.Kabilarasu

Petitioner(s)

Vs

1. The Manager
Indian Overseas Bank
Lead Bank Office
No. 5476-5477,
First Floor, Near Anna Statue
Pudukottai 622 001

2. The Branch Manager
UCO Bank,
Vadakadu Branch
Vadakadu Post
Alangudi Taluk
Pudukkottai District.

Respondent(s)

For Petitioner(s):

M/s.R.Paranjothi
for
M/s.KBS Law Office

For Respondent(s):

Mr.N.Dilipkumar – For R1
Standing Counsel
Mr.C.Deepak – For R2
Standing Counsel



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Prayer in W.P.(MD).No.29998 of 2024: 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 issued by the 1st respondent in REF. LBO/PDKT/EL WAIVER / 2024-25 dated 12.07.2024 and quash the same and consequently direct the respondents to sanction educational loan of a sum of Rs. 4,00,000/- to the petitioner within a time stipulated by this Honble Court and pass such further or other orders as this Honble Court may deem fit and proper in the circumstances of the case and thus render justice.

ORDER

The learned counsel appearing for the petitioner has placed on record the mark sheet of the petitioner, indicating that he has secured 368 marks out of 600, which works out to 61%. Therefore, the rejection of the petitioner's application for sanction of an educational loan on the ground that he falls under the "dark zone" category, having secured less than 60%, is arbitrary.



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2. The learned Standing Counsel appearing for the respondent

Bank, on instructions, submitted that, in the event the petitioner is found to have secured 61% marks, the respondent Bank will process his application for sanction of an educational loan in accordance with its norms.

3. If the Bank, upon verification, comes to the conclusion that the petitioner has secured more than 60% marks, the petitioner's application for sanction of an educational loan shall be processed in accordance with the norms of the Bank.

4. Post the matter on **27.03.2026**.

13-03-2026

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HEMANT CHANDANGOUDAR, J.

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To:

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